

Zion Health Medical Cost Sharing

Outline

A HealthShare is a membership program that allows for members to share in medical expenses. Clearwater Benefits has partnered with Zion Health to bring the best HealthShare experience. Zion Health is not an insurance program, but members share with one another major medical costs as a community. See zionhealthshare.org to learn more.

Sharable Medical Expenses

With Zion Health, medical expenses that come up are called “needs”. Sharing is a great way to plan for the largest of medical expenses with no lifetime or annual caps on qualified medical expenses.

Initial Unsharable Amount (IUA)

The first \$1,000, \$2,500 or \$5,000 in eligible medical expenses is the member responsibility. The remaining eligible sharable medical expenses would be submitted to Zion Health for sharing.

Use of HealthShare

Members are not required to use a network of doctors or providers. Members are considered cash-pay patients with the provider which saves the community money and provides the member with the freedom to use any provider in the world.

Pre-existing Conditions

In the first year of Membership, pre-existing conditions are not sharable with the Zion Health community yet. After the first year of continuous Membership, up to \$25,000 can be shared. After the second year of continuous Membership, up to \$50,000 can be shared. After the third year and going forward, the pre-existing condition is now considered fully sharable with the Zion Health community.