



Welcome to OneShare Health

A woman with glasses and a man are looking at a document together. The woman is in the foreground, wearing a pink top and glasses, looking down at a white document. The man is behind her, also looking at the document. The background is a blurred office or home setting.

“Health Care” Issues for Consumers

- Rising Insurance Premiums
- Increasing Deductibles and Out-of-Pocket Costs
- Limited Health Care Choices Outside of Open Enrollment
 - Employer Group Insurance (*Expensive*)
 - Short-Term Medical (*Temporary*)
 - Fixed Indemnity (*Not Comprehensive*)

For those who do not qualify for a subsidy, OneShare programs are up to 50% less than traditional health insurance. Outside of Open Enrollment (10 ½ months), typically up to 85% of consumers don't qualify for ObamaCare. **That's where we become one of the only comprehensive and permanent solutions available!**

How Sharing Works

OneShare Health serves as the **facilitator**, bringing together modern, first-class processes for the sake of our Members. We strive to provide a superior Member experience.

1

A portion of the Monthly Contribution is designated to the Sharing account.



4

Sharing Request is received by OneShare Health.



2

Member can select **ANY** doctor or facility nationwide.



5

Eligibility and price are determined.



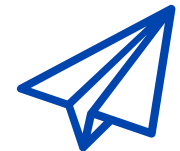
3

Member shows their ID card.



6

Sharing Request is fulfilled, and EOS is sent to both the Member and Provider.





Who is OneShare Health?

OneShare Health is an affordable faith-based alternative to traditional insurance. Through Monthly Contributions, Members share one another's eligible medical bills in support of the entire community. To date, OneShare Health has paid over **\$185 million in medical bills.**

Our Ministry's ACA-exempt Health Care Sharing Programs provide flexible and comprehensive health care options to fit your budget. Although OneShare Health is not regulated by the Department of Insurance, we work directly with CMS, the IRS and State Attorneys General.

Why Are We Different!

Member Features

- Up to 50% less than traditional healthcare plans
- **Next-Day Active Dates** available (1st – 28th of the month)
- Access to Member Portal and Member Resource Hub
- Members can choose **ANY doctor and facility** nationwide
- Member Support from Monday – Friday 8 a.m. to 6 p.m. CST

Producer Features

- **Receive \$100** from every application fee
- Sell nationwide with just your resident license
- Simple electronic enrollment **365 days a year**
- Approved marketing materials and on-demand training
- Available nationwide excluding MA, MD, MT, NM, WA, VT & PA

Freedom of Choice

1. If the **Provider IS** listed in the Locator Tool, the Member will pay the applicable Visit Fee or ISA and will not be subject to a balance bill.
2. If the **Provider is NOT** listed in the Locator Tool, the Member may be required to pay cash at the time of service or voluntarily pay cash in order to receive a discounted rate. If the Member pays cash, they should keep all receipts and itemized bills and submit them along with the Expense Sharing Form to OneShare for reimbursement. Members who pay cash will not be subject to a balance bill.
3. If the **Provider is NOT** listed in the Locator Tool and the Providers submits the bill to OneShare, the Member *may* receive a balance bill after the share request has been processed. If a Member receives a balance bill, they should not pay it without first contacting OneShare so that we can advocate on their behalf for an appropriate reimbursement amount.
4. **Facilities do NOT** have a Locator Tool. If you are seeking services performed in an Inpatient or Outpatient Hospital setting, Surgery, or Clinical Lab for a scheduled service, call OneShare Health at least 10 days prior to your visit. OneShare Health will process Eligible services at a Fair and Reasonable Amount based on an objective Medicare-based benchmark and work on your behalf to negotiate a reasonable sharing reimbursement to avoid balance billing.

Statement of Beliefs

1. **We Believe** in the authority of Scripture and the sanctity and dignity of every human life created by God with special meaning and purpose.
II Timothy 3:16; Psalm 139:13-14
2. **We Believe** that every individual has the constitutional and religious right and duty to worship God in freedom.
II Corinthians 3:17; U.S. Const. amend. I
3. **We Believe** and agree in the biblical and ethical principle of sharing with those who are less fortunate and who experience medical needs. *Galatians 6:2*
4. **We Believe** and agree that it is our responsibility to God and our fellow Members to engage in accountable, healthy living, and to avoid habits and behaviors which are harmful to the body.
I Corinthians 6:19-20
5. **We Believe** in the power of prayer to save lives, to heal lives, and to unite our Members in common purpose and community, and we believe that prayer should be a fundamental practice of daily life.
I John 5:14; Philippians 4:6-7

Failure to agree with the five Statement of Beliefs will result in **disqualification** on the application.



Substance Abuse Disqualifying Question

The question below on the enrollment application is **disqualifying** if anyone answers “Yes”:

*“**In the last 12 months**, have you or any Member of your family used any illegal drugs or tobacco in any form, including the use of e-cigarettes or vaping, or abused alcohol or legal drugs, such as prescriptions or over-the-counter medication?”*

To be Eligible for Membership, applicants must attest that in the 12 months prior to application:

1. They have **abstained from the use of illegal drugs or tobacco in any form**, including the use of e-cigarettes or vaping. The legal use of marijuana prescribed by or taken under the direction of a Physician, or an occasional celebratory cigar or pipe (for example, at the birth of a child), are allowed; and
2. They have **abstained from abusing alcohol or any legal drugs**, such as prescriptions or over-the-counter medication.

NOTE: There is another medical question (not disqualifying) on the application regarding tobacco usage that reads:

*“Have you or any of your family members, **prior to the last 12 months**, ever used tobacco in any form, including e-cigarettes or vaping?”*

If the Member answers “Yes”, they should be aware that any illness, injury, or condition which is the result of tobacco use (including e-cigarettes or vaping) is Not Eligible for Sharing.

OneShare Health Terminology

OneShare Health is not insurance, but a Health Care Sharing Ministry (HCSM) that facilitates the sharing of medical bills among its Membership. It is important you understand our terminology.

Approved OneShare Terms	Not Approved Insurance Terms
Individual Sharing Amount (ISA)	Deductible
Visit Fee	Copay
Monthly Contribution	Premium
Program Year	Calendar Year
Eligible for Sharing	Covered
Sharing Services	Benefits

OneShare Health Classic Program

Sharing Services	Basic Tier	Enhanced Tier	Crown Tier
Smart Virtual Care / Telemedicine	\$0 Visit Fee Available 24/7 from Active Date		
Preventive Services	100% Shared / 180-Day Waiting Period Up to \$1,000 per Member per Program Year		
Primary Care Physician	\$40 Visit Fee 1 Per Program Year	\$40 Visit Fee 3 Per Program Year	\$40 Visit Fee 5 Per Program Year
Specialist	Not Eligible	Not Eligible	\$75 Visit Fee
Urgent Care Facility	\$75 Visit Fee 1 Per Program Year	\$75 Visit Fee 1 Per Program Year	\$75 Visit Fee 2 Per Program Year
Emergency Room	\$500 Visit Fee Shared up to \$10,000, then ISA applies		
Individual Sharing Amount (ISA)	\$5,000 / \$7,500 / \$10,000		
X-Rays / Labs / Diagnostics	100% Eligible after Visit Fee or ISA		
In/Outpatient Surgery	100% Eligible after ISA Up to Maximum Limit Per Incident		
Hospitalization	100% Eligible after ISA Up to Maximum Limit Per Incident		
Maternity	Not Eligible	Not Eligible	Eligible after ISA Must be conceived after Active Date
Maximum Limit Per Incident	\$150,000	\$250,000	\$500,000
Lifetime Sharing Maximum	\$1,000,000 per Member		

OneShare Health Catastrophic Program

Smart Virtual Care / Telemedicine	\$0 Visit Fee Available 24/7 from Active Date
Specialist	\$75 Visit Fee Due to Hospitalization or Outpatient Surgery
Emergency Room	\$500 Visit Fee Shared up to \$10,000, then ISA applies
Individual Sharing Amount (ISA)	\$5,000 / \$10,000
X-Rays / Labs / Diagnostics	100% Eligible after ISA Due to Hospitalization or Outpatient Surgery
In/Outpatient Surgery	100% Eligible after ISA Up to Maximum Limit Per Incident
Hospitalization	100% Eligible after ISA Up to Maximum Limit Per Incident
Maximum Limit Per Incident	\$150,000 / \$250,000 / \$500,000
Lifetime Sharing Maximum	\$300,000 / \$500,000 / \$1,000,000 per Member

Did You Know?

Outside the Open Enrollment Period, we have brokerages where Healthcare Sharing Ministries, mostly OneShare Health, contribute to over 70% of their sales.

Why? Prospects expect their healthcare to include services such as:

1. Doctor Visits
2. Emergency Room
3. Hospitalization
4. Preventive Services
5. Maternity

OneShare Health programs include these services and work very similar to what clients are used to.

OneShare vs Short Term Medical

1. STM has an expiration date (typically 6-12 months), whereas OneShare Programs do not expire and can last up to age 65.
2. OneShare Health accepts those with Pre-Existing Conditions (24-Month Waiting Period), whereas STM does not.
3. Guaranteed renewable up to age 65. With OneShare, you will not have to chase your clients down every 6 months to do another application which gives you more time to find new clients while still earning residuals.
4. The only knockout questions are Tobacco Usage (12 months prior), Substance Abuse, and Statements of Belief whereas STM is more restrictive.
5. We offer comprehensive preventive services and maternity sharing, unlike most STM plans.
6. We are tax-exempt for the states that have implemented their own penalty which means our Members are not penalized for not having traditional health insurance.

OneShare vs Fixed Indemnity

1. Fixed Indemnity has limited payouts for medical bills whereas OneShare's process has first-dollar features like doctor office visits and ER visits.
2. We offer comprehensive services, like preventive care and maternity, which leads to a better persistency rate and longevity of residual income.
3. OneShare Health accepts those with Pre-Existing Conditions (24-Month Waiting Period), whereas Fixed Indemnity does not.

Make the most of each sale!

How do I bundle OneShare with ancillary products?

Sell them a sundae.

1. Core package (ice cream): OneShare, Accident, Critical Illness, and/or Hospital Indemnity
2. Addons (toppings): Dental, Vision, Cancer, and/or Term Life Insurance
3. Sell the whole sundae first as a total protection package. Then take off the toppings as needed and keep the core.

Note: Make sure the payout for the Accident and Critical Illness is enough to cover the Individual Sharing Amount (ISA).



Ideal Members

- Cannot afford traditional health insurance
- Independent Contractors / 1099 / Self Employed
- Small Business Owners
- Not employed
- Part-time employees
- Faith based organizations
- Do not qualify for healthcare subsidies



A background image showing two people in business suits shaking hands. The image is slightly faded and serves as a backdrop for the text.

THANK YOU!

Michelle Berndt
VP of Sales

Jason Roll
SVP of Growth