

2027 Board Approved Member Guidelines

CURRENT MEMBER GUIDELINES

MATERNITY - Midwives

Midwifery care from legally regulated providers is generally considered eligible for sharing. Not all midwifery services may be eligible for sharing.

MATERNITY – Home Births/Birthing Centers

Home births and birthing centers are generally considered eligible for sharing after the household membership's **chosen** Initial Unshareable Amount (IUA) is met, with a sharing maximum of \$9000.

If care becomes co-managed with a physician, complications arise, or delivery occurs in a hospital, the **standard** maternity IUA will be required before the Zion HealthShare community contributes to any remaining eligible expenses.

- Household Membership IUA: \$1,250 → Standard Maternity IUA: \$2,500
- Household Membership IUA: \$2,500 → Standard Maternity IUA: \$2,500
- Household Membership IUA: \$5,000 → Standard Maternity IUA: \$5,000

See the *General Maternity* section for more information.

MATERNITY - Ineligible for Sharing

Delivery

- Doula services
- Birthing tubs
- Placenta encapsulations
- Circumcision
- Diagnostic hearing screening

MATERNITY - Eligible for Sharing

- One in-hospital pediatrician visit, including routine immunizations, routine lab work, and initial routine hearing tests (all eligible for sharing when the baby is added to the household membership within 30 days of delivery and when these services occur prior to discharge from hospital). When the baby is born outside of a hospital (ex. Home Birth), services outlined above are eligible for sharing within the first two weeks following birth.
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MATERNITY – Eligible for Sharing

- Immunizations must be ordered by a licensed practitioner and is subject to the CDC Pricing List:
 - RSV: One dose ordered as part of routine prenatal care for women.
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ELIGIBLE FOR SHARING - Home Healthcare

Home healthcare expenses are eligible for sharing when ordered by a licensed medical provider and when related to an eligible accident, illness, or injury and when a licensed physician has prescribed the care. Sharing of home healthcare expenses is limited to 30 days. Zion HealthShare may share into 30-day extensions only if home healthcare is more cost-effective than other verified viable options.

ELIGIBLE FOR SHARING - Medical Supplies

Medical supplies that directly aid in the treatment of, or recovery from, an eligible medical need is generally able to be shared for up to 120 days from the treatment start date, as prescribed by a licensed medical provider. Medical supply costs must be over \$100 per item to be considered for sharing, with a limit of \$500 per eligible medical need. Zion HealthShare will share the retail costs (or fair market costs when applicable), and members are encouraged to use vendors such as local pharmacies or medical supply stores.

Cranial helmets prescribed by a licensed medical practitioner for the treatment of conditions of the skull in infants such as plagiocephaly may be eligible for sharing with a limit of \$1500.

Corrective braces are eligible for sharing only if they are prescribed for congenital musculoskeletal conditions with a lifetime limit of \$2000. Pre-membership medical conditions waiting period will apply.

Medical supplies are supplies that are disposable, not meant to be used by another patient, are meant for single use, or are meant for short-term use. Examples are joint stabilizing braces, urinary catheters, oxygen masks, and nasal cannulas.

ELIGIBLE FOR SHARING - Therapeutic Treatments

When prescribed and performed by a licensed medical professional for a specific illness, injury, or disease, and related to an eligible sharing request, expenses for therapeutic treatments are eligible for sharing up to either a maximum shareable amount of \$7,500, or a maximum total of 35 treatments, per medical need. Once either the maximum shareable amount, or maximum total of 35 treatments has been exceeded, therapeutic treatments related to the medical need are ineligible for sharing.

Therapeutic services include, but are not limited to:

- Alternative and/or integrative therapies and alternative infusion therapies.
- Chiropractic treatments and services relating to the musculoskeletal provided by licensed chiropractors.
- Massage therapy and services relating to the musculoskeletal provided by licensed massage therapists.
- Physical therapy and services relating to the musculoskeletal performed by licensed physical therapists.

When alternative or integrative medical practices are chosen by the member, sharing in the same medical need may be limited if the member decides to return to traditional care methods.

NEW MEMBER GUIDELINE

DEPENDENT PREGNANCY AND HOUSEHOLD MEMBERSHIP

A dependent member who gives birth to a child remains eligible under the household membership in accordance with these Guidelines. The eligibility of the dependent and the newborn is determined as follows:

1. **Dependent Under Eighteen (18) Years of Age:** If the dependent is under eighteen (18) years of age at the time of the birth, both the dependent and the newborn may remain on the existing household membership until the dependent reaches eighteen (18) years of age. At that time, both must establish their own household membership unless otherwise eligible to remain under these Guidelines.
2. **Dependent Eighteen (18) Years of Age or Older:** If the dependent is eighteen (18) years of age or older at the time of the birth, both the dependent and the newborn must establish their own household membership. The dependent may be required to provide authorization to the primary and spouse to access the newborn's information.
3. **Legal Custody Exception:** If the household primary member and/or spouse obtain legal custody of the newborn, eligibility shall be determined in accordance with the *Grandchild(ren)* section of these Guidelines. Zion HealthShare may require documentation establishing legal custody.

MEMBERSHIP WITHDRAWAL (Current Guideline)

Members (including a spouse or adult dependent) may withdraw their individual membership, completely or from a specific household membership, at any time. All requests may take up to the following business day to be processed, including those that take place on a holiday or weekend. To avoid being charged for the next billing cycle, membership withdrawal requests must be submitted at least 48 hours in advance. The membership will remain active until the end of the household membership's current billing cycle. Zion HealthShare cannot backdate withdrawals and therefore does not prorate withdrawals or provide refunds. Only the primary member may remove other members from the membership. When a dependent and/or newborn become ineligible to remain on a household membership, a separate membership must be established to maintain continuous eligibility. Once a membership is withdrawn any open sharing requests and all future sharing requests will no longer be eligible for sharing (unless the membership is reinstated before thirty (30) days). Members should plan accordingly. Requests for membership withdrawal must be submitted through the Member Portal Admin Request Form.

Note: If your membership is administered through your employer, a group plan, or any entity other than directly through Zion HealthShare, you must reach out to your employer, TPA, or the like's representative to withdraw.



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Zion HealthShare operates as a non-profit medical cost-sharing community. We are not insurance and cannot operate in the state of Washington. Please visit our website for state notices.