

Membership Guidelines

Medical Cost Sharing Reimagined

ZION HEALTH 

Community Medical Cost Sharing Program – HealthShare Reimagined!

Updated 4/2019

The HealthShare Community

Modern day medical cost sharing, also known as a HealthShare, began in the 1980's when a beloved pastor in Ohio was involved in a terrible automobile accident. The Christian community came together and paid all of his medical bills, in full, in just 45 days. These Christians decided to follow the Biblical mandate of "bearing one another's burdens" by sharing healthcare costs in a simple and effective way.

Today, members of HealthShare communities across the country share one another's medical bills in the same fashion. This system has been proven to be an effective alternative to traditional and increasingly complex and costly health insurance. Members enjoy freedom, flexibility and stability of community medical cost sharing while keeping more money in their own pockets.

Introducing Zion Health

Zion Health was created with the same principles of other proven medical cost sharing communities. Zion Health has reimagined the HealthShare concept to make medical cost sharing more accessible, simplifying the process, and encouraging healthy living.

If you have experienced or heard of medical cost sharing communities, we invite you to take a closer look at Zion Health. Our reimagined approach is sure to captivate you!

Disclaimer

Zion Health is not an insurance company. Neither this publication NOR membership in Zion Health are issued or offered by an insurance company. The purpose of these membership guidelines is to help Members understand and identify medical needs that qualify for potential reimbursement and the process by which reimbursements are made. The membership guidelines are not for the purpose of describing to prospective Members what amounts will be reimbursed by Zion Health. While Zion Health has shared all Eligible Needs of its Members to date, membership does NOT guarantee or promise that your Eligible Needs will be shared. Rather, membership in the Zion Health community merely guarantees the opportunity for Members to care for one another in a time of need and present their medical needs to other Members as outlined in these membership guidelines. The financial assistance Members receive will come from other members’ Monthly Contributions that are placed in a Benevolent Fund, and not from Zion Health.

THIS PUBLICATION AND MEMBERSHIP IN ZION HEALTH SHOULD NEVER BE CONSIDERED A SUBSTITUTE FOR A HEALTH INSURANCE POLICY. IF THE MEMBERSHIP IS UNABLE TO SHARE IN ALL OR PART OF A MEMBERS ELIGIBLE MEDICAL NEEDS, EACH MEMBER WILL REMAIN SOLELY FINANCIALLY LIABLE FOR ANY AND ALL UNPAID MEDICAL NEEDS. THESE GUIDELINES DO NOT CREATE A LEGALLY ENFORCEABLE CONTRACT BETWEEN ZION HEALTH AND ANY OF ITS MEMBERS. NEITHER THESE GUIDELINES, NOR ANY OTHER ARRANGEMENT BETWEEN MEMBERS AND ZION HEALTH, CREATE ANY RIGHTS FOR ANY MEMBER AS A RECIPROCAL BENEFICIARY, A THIRD-PARTY BENEFICIARY, OR OTHERWISE. AN EXCEPTION TO A SPECIFIC PROVISION OF THESE GUIDELINES ONLY MODIFIES THAT PARTICULAR PROVISION AND DOES NOT SUPERSEDE OR VOID ANY OTHER PROVISIONS. THE DECISION BY ZION HEALTH TO REIMBURSE A MEMBER’S ELIGIBLE NEEDS DOES NOT AND SHALL NOT CONSTITUTE A WAIVER OF THIS PROVISION OR ESTABLISH BY ESTOPPEL OR ANY OTHER MEANS ANY OBLIGATION ON THE PART OF ZION HEALTH TO REIMBURSE A MEMBER’S ELIGIBLE NEEDS.

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Defined Terms

*the following definitions shall apply to the terms used in all Zion Health publications unless otherwise clearly indicated to the contrary

Term	Definition
Annual Limit	The maximum amount shared for Eligible Needs per participating Member, each calendar year (January 1 st through December 31 st).
Application Date	The date Zion Health receives a complete membership application.
Benevolence Organization	An organization whose primary purpose is to care for the needs of the persons/members who make up the membership. A Benevolence Organization is not an insurance company.
Benevolent Fund	A fund maintained by Zion Health created from the contributions of Members for the exclusive purpose of reimbursing Eligible Needs of Members.
Contribution List	Members can join a list of Members who are being billed by payroll deduction through a company opposed in lieu of direct billing from Zion Health.
Date of Service	The day medical services were rendered on behalf of a participating Member.
Dependent	The Head of Household's spouse or unmarried child(ren) under the age of 20, who are the Head of Household's dependent by birth, legal adoption, or marriage, who is participating under the same combined membership. Unmarried children ages 20 through 26 years of age may participate in the membership as a dependent if they are a full-time student or a full-time service volunteer.
Effective Date	The date a person's membership begins.
Eligible Need	A medical need that qualifies for reimbursement by community funds via the contributions of Zion Health Members.
Group Membership	Two or more family members participating under the same membership.
Head of Household	The oldest participating Member in the household.
Health Care Sharing	A membership-based non-insurance arrangement established for the purpose of sharing legitimate healthcare expenses between members.
Inactive Member	A contributor, and contributor's dependents if applicable, who has/have not submitted Monthly Contributions in the manner established by these guidelines. An Inactive Member is not eligible for sharing .
Ineligible Need	A need disqualified from voluntary sharing of contributions from Member contributions due to a policy set forth in the Membership Guidelines.
Initial Unshareable Amount	The specified financial amount that Members are required to bear on their own prior to any amount that may be eligible for sharing.

Licensed Medical Professional	An individual who has successfully completed a prescribed program of study in a variety of health fields and who has obtained a license or certificate indicating his or her competence to practice in that field (MD, DO, ND, NP, PT, PA, Chiropractor etc.)
Lifetime Limit	The maximum amount shared for Eligible Needs over the course of an individual member's lifetime of membership.
Maternity Form	A form that must be filled out once a Member becomes pregnant and is submitted by the Member to Zion Health within 30 days of confirmation of pregnancy from a Licensed Medical Professional.
Maximum Shareable Amount	Certain medical conditions have a maximum dollar amount (limit) that can be shared for any one need as described in the guidelines. This maximum amount is referred to in each such instance as the Maximum Shareable Amount.
Medically Necessary	A service, procedure, or medication necessary to restore or maintain physical function that is provided in the most cost-effective setting consistent with the member's condition. The fact that a provider may prescribe, administer, or recommend services or care does not make it Medically Necessary. This applies even if it is not listed as a membership limitation, or an in the Membership Guidelines. To help determine Medical Necessity, Zion Health may request medical records and information from Licensed Medical Professionals
Member(s)	A person or people (or dependent thereof) who has agreed in writing to abide by the requirements of Zion Health and is thereby eligible to participate in the sharing of medical needs with other Members in accordance with these Membership Guidelines and membership type.
Membership	This term applies to the collective body of all active, participating Members of Zion Health.
Membership Cancellation Request	A form submitted by a Member to Zion Health requesting that their membership be cancelled. The form must include the reason for cancellation and the requested month in which the cancellation of the membership is to be effective. The form must be received by the 15 th day of the month for the cancellation to apply to the following month or any future requested month. Cancellations become effective on the 1 st day of the requested month following the timely receipt by Zion Health of the Membership Cancellation Request Form.
Membership Commitment Form	The required principles and ongoing behavioral code attested to by Members as required for membership.
Member Responsibility Amounts	Amounts needed to be paid by the Member for medical costs that are not sharable with the Zion Health community.
Membership Update Form	A form submitted by a Member to Zion Health providing any changes to the details of their membership information (i.e. change of address, phone number, etc.) or requesting that their membership be changed. The form must be received by the 15 th day of the current month for changes to be processed for the subsequent month. Once a representative of Zion Health approves the requested changes, the approved changes go into effect on the 1 st day of the following month.

<p>Membership Limitation</p>	<p>A specified medical condition for which medical needs arising from or associated with the condition are ineligible for reimbursement from the Benevolent Fund. An associated condition is one that is caused directly and primarily by the medical condition that is specifically ineligible. The Membership Limitation will be issued during the application process and may be subject to medical record review. Membership Limitations (excluding cancer) do not apply to Office Visits/urgent care.</p>
<p>Membership Plan</p>	<p>A variety of sharing options are available with different Member Initial Unshareable Amounts, Member Responsibility Amounts, and sharing limits, as selected in writing on the membership application or enrollment portal and approved by Zion Health.</p>
<p>Membership Withdrawal</p>	<p>When a membership has been or will be cancelled due to the submission of a Membership Cancellation Request Form, a violation of the Zion Health’s Principles of Membership, or non-receipt of a voluntary Monthly Contribution or annual membership fee for more than 10 days past the date such payment was due. Such cancellation of Membership is referred to as Membership Withdrawal.</p>
<p>Monthly Contributions</p>	<p>Monetary contributions given voluntarily and placed in the care of Zion Health by a Member to maintain active membership and to be used in the Benevolent Fund administered by Zion Health and disbursed according to the eligible needs of its Members in accordance with these Guidelines.</p>
<p>Need Eligibility Manual</p>	<p>Reference materials that comprehensive information on requirements, policies, and procedures, and its intended to help Zion Health or any third-party resource to accurately determine, identify, and verify eligible or Ineligible Needs. The contents of these materials are for Zion Health internal use only.</p>
<p>Needs Processing Form</p>	<p>A form that is required to process medical needs for accidents, injuries or medical conditions that result in a visit to the emergency room or other medical need. Members must complete and submit this form to Zion Health within 30 days of discharge. The form can be found at ZionHealth.org. The Needs Processing Form may be requested for other medical needs and must be completed and submitted to Zion Health within 3 months of the need to be eligible for sharing.</p>
<p>Non-Affiliated Provider</p>	<p>A non-network, Licensed Medical Professional or facility as determined by Zion Health.</p>
<p>Office Visit</p>	<p>Sick visits, wellness visits, specialists, and urgent care are generally considered to be Office Visits. The medical bill must include an Office Visit CPT code for the need to qualify as an Office Visit and would be part of a need that meets all qualifications. Qualifications include exclusion of prior medical conditions and meeting your Initial Unshareable Amount.</p>
<p>Plan Administration</p>	<p>A collaborative process of planning, evaluating, facilitating, coordinating, and advocating for options and services to meet a participating Member’s Eligible Needs through available resources to promote quality, cost-effective results.</p>

<p><i>Pre-Existing Condition</i></p>	<p>Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms for 24 months prior to the Effective Date. Symptoms can include but are not limited to the following: abnormal discharge or bleeding; abnormal growth; break; cut or tear; discoloration; deformity; full or partial loss of use; obvious damage, illness or abnormality; impaired breathing; impaired motion; inflammation or swelling; itching; numbness; pain that interferes with normal use; unexplained or unplanned weight gain or loss exceeding 20% of the total body weight occurring within a six-month period; fainting, loss of consciousness, or seizure; or abnormal results from a test administered by a medical provider. Needs that result from a Pre-existing condition that existed prior to a Member’s Effective Date (known or producing observable symptoms) are only shareable if the condition appears to be fully cured and 12 months have passed without any symptoms (either benign or deleterious), treatment, or medication, even if the cause of the symptoms is unknown or misdiagnosed.</p>
<p><i>Proration</i></p>	<p>If shareable needs are ever significantly greater than shares available in any given month, Zion Health may prorate the needs amount requested for medical expenses. This involves an across the board percentage reduction of needs payments but does not necessarily mean that all Member needs will not be met in that month.</p>
<p><i>Shareable Amount</i></p>	<p>The amount of the need request that remains after the member's Initial Unshareable Amount has been satisfied and falls within the guidelines for sharing within the membership.</p>
<p><i>Sharing Summary</i></p>	<p>Correspondence that is delivered to the participating Members and their providers once medical needs have been processed, are pending, or have been rejected. The Sharing Summary will state their Member Responsibility Amount as well as any amounts shared by the Benevolent Fund on the Member’s behalf.</p>
<p><i>Special Giving</i></p>	<p>Voluntary contributions by Members for the purpose of offsetting expenses for other Members' Special Needs.</p>
<p><i>Special Needs</i></p>	<p>Medical needs that do not fall within the definition of Eligible Needs but are not a violation of the Member requirements; e.g., a prior medical condition.</p>
<p><i>UCR (“Usual, Customary, And Reasonable Costs”)</i></p>	<p>The general cost of medical services in a geographic area, as determined by Zion Health, based on what providers in the area usually charge for the same or similar medical service.</p>
<p><i>Unshareable Amount(s)</i></p>	<p>A medical expense incurred by a Member that is not shareable for one or more of the following reasons; a Member’s violation of the Zion Health’s Principles of Membership, non- current membership status, or any other condition or requirement that is excluded by these Guidelines.</p>

Frequently Asked Questions (FAQ) – General

Question	Answer
<p>What is Zion Health about?</p>	<p>Zion Health believes that its Members, in concert with the medical providers of their choosing, have a natural incentive to do what is best for themselves and their families, as well as the primary responsibility for making their own health care decisions. When Members have financial needs due to illness that are greater than they can individually bear, the goal of the Zion Health community, in a corporate sense, is to assist Members in carrying one another’s burdens. The method by which Zion Health seeks to facilitate the sharing Members’ medical costs is to teach and apply these principles as an integral part of its sharing philosophy.</p>
<p>What kind of company is Zion Health?</p>	<p>Zion Health is a Utah nonprofit corporation with administrative offices in St. George, Utah. Zion Health is not an insurance company. Zion Health provides the framework and administrative support for a health care cost sharing membership program.</p>
<p>Isn’t Zion Health really just another health insurance company?</p>	<p>No. Insurance arrangements are a contract whereby one party agrees to be legally responsible for and accept another party’s risk of loss in exchange for a payment—a premium. Health Care Sharing is an arrangement whereby Members agree to share medical expenses through an act of voluntary giving. Zion Health is not licensed or registered by any insurance board or department. Zion Health does not assess applicants’ health risks, because neither Zion Health nor its Members are assuming financial liability for any other Member’s risk. Unlike insurance, the focus of Zion Health’s Health Care Sharing program is to provide an avenue for Members to help each other bear their immediate health care expenses.</p>
<p>What’s the advantage of Zion Health not being a health insurance company?</p>	<p>When health care costs are paid by someone other than the person receiving care, as is typically the case when an insurance company or government entity agrees to cover such costs, the healthcare model can be undermined. Zion Health believes many of the current problems with the health care system are the direct result of restricting personal freedom and responsibility through dependence on third-party payors. Zion Health is designed to allow Members to help one another while maintaining freedom of choice and personal responsibility.</p>
<p>Is this legal?</p>	<p>As a nonprofit corporation, Zion Health is required to abide by certain state and federal regulations. The health sharing program administered by Zion Health may be legally operated in all fifty (50) states.</p>
<p>How are Members of Zion Health affected by the federal health care law (including the Affordable Care Act)?</p>	<p>Beginning in 2019, individuals will no longer be required to obtain minimum health insurance coverage pursuant to the “individual mandate” under the Affordable Care Act and will not be penalized for failing to purchase traditional health insurance.</p>

<p>How does Zion Health handle medical claims?</p>	<p>Because there is no “transfer of risk”, as defined in applicable insurance rules and regulations, with respect to Zion Health’s health care cost sharing program, no “claim” is ever owned by a Zion Health on behalf of any Member. When Members incur medical expenses, they experience medical needs that may or may not be eligible for reimbursement from the Benevolent Fund. Zion Health Members are required to submit proof of their medical expenses to Zion Health. Zion Health then evaluates each submission for reimbursement according to the Guidelines. Eligible Needs are then designated for sharing or ineligibility based on the principles and terms set forth in these Guidelines, together with the aggregate amount of contributions made by the Members to the Benevolent Fund each month.</p>
<p>What procedure should I follow to request reimbursement for my medical bills when I have a need?</p>	<p>At the time a Member receives medical service, the member should inform its medical providers (doctors, laboratories, clinics, hospitals, etc.) that he or she is a “self-pay” patient. Health care providers should be directed to send their bills directly to the Member. The Member then organizes their bills, fills out a Need Processing Form and submits the Need Processing Form, copies of all relative medical bills and any proof of payments made towards their Initial Unshareable Amount (Initial Unshareable Amount). Zion Health will review the submitted documentation and determine whether the Member’s request for reimbursement is eligible for payment from the Benevolent Fund. Zion Health’s team of medical bill negotiators may contact the providers to discuss the appropriate payment for the services that were performed and determine if negotiations are applicable for the billed amounts.</p>
<p>How long does it take Zion Health to process a medical need?</p>	<p>Typically, eligible reimbursement is made to Members from the Benevolent Fund within 120 days from submission by a Member to Zion Health of a Need Processing Form and supporting documentation.</p>
<p>Can I choose my own doctors and hospitals without being penalized?</p>	<p>Yes. Each Member’s personal freedom to select the medical providers of their choice is fundamental to Zion Health’s program. Zion Health endeavors to provide Members with detailed and current information and recommendations to help Members identify and receive treatment from the highest quality health provider(s). Accordingly, there are no “out-of- network” penalties or other restrictions.</p>
<p>Does Zion Health charge monthly premiums?</p>	<p>Because Zion Health’s health care cost sharing program is not insurance, it does not charge premiums. Rather, Zion Health’s Members freely choose to assist other Members with their medical expenses by contributing a predetermined amount each month; called a “share.” Ninety percent (90%) of each Member’s Monthly Contributions are designated solely for assisting other member’s needs.</p>
<p>Does Zion Health use deductibles and co-insurance?</p>	<p>Zion Health’s process differs significantly from insurance practices in this regard; to our Member’s advantage. Traditional healthcare insurance deductibles are cumulative over the course of a predetermined plan period. Co-insurance is the portion of the medical expense owed by the patient. These insurance cost-sharing measures can amount to thousands of dollars in out-of-pocket costs to insurance policyholders annually. Conversely, when Members incur an eligible medical expense that exceeds the Initial Unshareable Amount, any amount above the Initial Unshareable Amount may be eligible for sharing. On the fourth medical need in a household, the Member no longer needs to pay the Initial Unshareable Amount. If the additional medical expenses are more than \$500, the remaining would be fully sharable with the community.</p>

<p>Why would Members want to send more than their Monthly Contribution amounts?</p>	<p>The Zion Health program is a mutual sharing and benevolence program. As a result, Members sometimes give more than their monthly amount required to maintain membership in Zion Health. Such funds are collected and administrated as part of the “Special Needs Fund”. Zion Health facilitates the administration and sharing of monies received into the Special Needs Fund to provide Health Care Sharing to Members who have needs that would not normally be shareable.</p>
<p>What if I have a medical need that is not shareable?</p>	<p>For needs that do not qualify for sharing but that create a financial burden to the Member or family, the Special Needs Sharing program may be of assistance. The Special Needs Sharing program is outlined in greater detail in these Guidelines.</p>
<p>Do all the Monthly Contributions go to meet members?</p>	<p>Each month, ten percent (10%) of the Health Care Sharing dollars received are retained by Zion Health in the Benevolent Fund to cover administrative costs. Additionally, Zion Health may maintain in the Benevolent Fund a new Member’s Monthly Contributions for up to ninety (90) days to cover program expenses and costs related to expanding the community. An audit of Zion Health’s finances shall be conducted each year by an independent auditing firm and will be made available.</p>
<p>Will Zion Health share medical costs that were incurred outside of the United States?</p>	<p>Yes, Members’ Eligible Needs, wherever incurred, will be handled through the Zion Health sharing program.</p>
<p>What are Zion Health’s membership requirements?</p>	<p>Zion Health Members must be employed, self-employed or related to a current Member to participate in the Zion Health sharing program. See Section 2 of the Guidelines for eligibility details. Members understand that medical expenses resulting from the use of illegal drugs, or while participating in unlawful activities will not be shared.</p>
<p>What if I do not pay my Monthly Contribution or drop out of the program?</p>	<p>If a Member or Member Business fails to contribute its Monthly Contributions, the Member or its participating employees will no longer be eligible for the Zion Health sharing program unless/until the Member or list billed employer catches up on its committed shares to the Zion Health sharing program.</p>
<p>Can my membership be dropped if I have very high medical needs?</p>	<p>Members cannot be dropped from the sharing program due to their medical needs. Neither membership nor Monthly Contribution is adversely impacted by the amount of medical expenses a Member or its family members may have.</p>
<p>Can my family members participate in the sharing program?</p>	<p>Spouses and dependent children are welcome to participate in the sharing program. See Section 2 of the Guidelines for additional eligibility details.</p>
<p>What if my dependents do not agree to abide by the Zion Health Guidelines?</p>	<p>All Members of Zion Health must agree to abide by the Zion Health Membership Requirements as directed by the Zion Health. For children under the age of 27 who are living with their Member parent or guardian, Zion Health requires that the Member hold its children responsible for compliance with the Membership Requirements. For example, Zion Health does not approve the sharing of medical expenses for injuries resulting from the use of illegal substances. Hence, medical expenses incurred by a Member child that is injured while he/she is under the influence of an illegal substance would not be eligible for sharing.</p>

<p>Is there a lifetime or yearly maximum amount that is eligible for sharing for any one person or family?</p>	<p>There are no lifetime or annual maximum amounts eligible for sharing for most medical needs. There is no limit on the number of needs that an individual Member or household may have.</p>
<p>What kinds of needs do Zion Health Members share?</p>	<p>In general, needs for illnesses or injuries resulting in visits to licensed medical providers, emergency rooms, testing facilities, or hospitals are shared on a per person, per incident basis and after payment by the Member of the Initial Unshareable Amount.</p>
<p>What kinds of needs do Zion Health Members not share?</p>	<p>Needs resulting from medical conditions that existed prior to the Effective Date are typically not shared. Also, routine checkups, preventative care, medications and maternity needs related to conception that occurred prior to the Effective Date are limited. For any needs that do not qualify for sharing that create a financial burden to your family, the Special Needs Sharing program may be of assistance. Finally, each Member has an Initial Unshareable Amount that for which reimbursement from the Benevolent Fund will not be made.</p>
<p>What about routine medical care?</p>	<p>The Zion Health Care Sharing program is designed to help Members with the costs associated with unpredictable injury and illnesses. Routine preventative care and wellness coverage is not shareable in Zion Health sharing program.</p>
<p>How does Zion Health handle very large medical expenses?</p>	<p>There is no maximum limit to the amount that Zion Health will share towards a specific medical need. However, the need must be within the scope of the Guidelines before it will be eligible for sharing. Because of the economic impact of very large medical bills (e.g., those over \$100,000), Zion Health has devised an internal mechanism to ensure that adequate shares are available to meet both Member's normal and high-cost needs. For the very large medical expenses that occur from time to time, Zion Health makes provision by designating that a minimum of fifteen percent (15%) of each Member's Monthly Contributions will remain available through the Benevolent Fund. Zion Health reserves the right to negotiate medical expenses with providers, and to prorate available shares, as necessary, in order to address all Members' medical expense needs.</p>
<p>What amounts do Members share for maternity needs?</p>	<p>For a pregnancy that begins after the start of a Member's Effective Date, maternity needs are shared like any other need. For a pregnancy that began prior to a Member's Effective Date, the amount shared is generally limited to the amount of shares a Member has contributed as of its Effective Date.</p>
<p>Am I excluded from membership/reimbursement eligibility if I'm a cancer survivor?</p>	<p>No, in fact there are several ways in which costs related to treatment for cancer survivors could be shared:</p> <ol style="list-style-type: none"> 1) The expenses for a second occurrence of cancer would only be ineligible for sharing if it "resulted from" the first episode of cancer. It is quite possible that a second episode of cancer is unrelated to the first and thus eligible for sharing. 2) Except for insulin dependent diabetes, all conditions a Member had prior to its Effective Date may be shareable following an extended period of time during which the Member received no treatments and/or experiences no symptoms. 3) Even expenses that are not eligible under the basic sharing program may be shared among our Members through the Special Needs Sharing Program.

<p>How are expenses for medical treatments that occurred overseas handled?</p>	<p>Bills from medical treatments occurring overseas must be written or translated into English and the price converted to U.S. dollars. They are then process in the same manner as bills from medical treatment in the U.S.</p>
<p>What if I lose my job or change employers? Can I take my Zion Health plan with me if I leave my employer?</p>	<p>Yes, continuation of Membership in Zion Health’s sharing program after termination of employment is a simple process. Because Membership is individually based, Members can change the billing method at any time.</p>
<p>This program sounds kind of unusual, does it really work?</p>	<p>The concept of medical cost sharing has been highly successful within the confines of faith-based groups for more than forty (40) years. During this time period, hundreds of thousands of individuals, families, and businesses have shared hundreds of millions of dollars in medical expenses. As a result, there is a strong foundational precedent in the potential for success in the concept of medical cost sharing. A community of health-conscious individuals who care for their fellow men can successfully participate in the sharing of medical expenses in a manner that will reduce the financial burden of receiving medical care for Members. Members should note, however, that past successes by faith-based sharing groups assisting one another is no guarantee of the future success of similar programs. There is no promise or contract by Zion Health or the Members to contribute toward any need any other Member might have in the future.</p>
<p>What happens if Zion Health’s members’ needs are greater than the Monthly Contributions received?</p>	<p>Sometimes Zion Health can overlap needs from two months so that there is enough money for all Members’ needs. However, if all needs cannot be met, Zion Health uses a prorating method to evenly distribute the available monies from the Benevolent Fund to Members with needs. For example, if the Monthly Contributions received for a given month equals 80 percent of the needs submitted for a particular month, only 80 percent of each need would be shared that month. This does not necessarily mean that Members would not receive enough money through other Member shares to pay their medical bills. Zion Health employs a team to seek fair pricing on every medical need. So as long as such team is able to get Members costs below eighty percent (80%) of the billed charges, there would could still be enough to meet all of the needs in that month. If prorating occurs three months out of six at any time, the Zion Health will evaluate, with Member input, whether there needs to be an increase in the Monthly Contribution.</p>
<p>How much does it cost to belong to Zion Health?</p>	<p>Every Member provides a specific share amount each month depending on an Initial Unshareable Amount and Member age. The Monthly Contribution amount varies depending on each Member household’s dependent status and age as well as their employer’s contribution, if any. See the Zion Health website for current Monthly Contribution amounts. Monthly share amounts are subject to change by vote of Zion Health’s board of directors, following consultation with the community members.</p>
<p>Can my employer pay some, or all, of my Monthly Contribution amount?</p>	<p>Yes, there is no limit (other than business financial restraints) as to how much your employer can contribute towards your required monthly Health Care Sharing portion.</p>
<p>How is my portion of the Monthly Contribution collected?</p>	<p>Each Member chooses what portion of the member’s Monthly Contribution they will pay and what portion the Member is required to pay.</p>

<p>Are my Monthly Contributions higher if I, or a participating Member in my family, uses tobacco products?</p>	<p>Yes. Tobacco use of any kind is clinically proven to cause serious health conditions. The U.S. Department of Health and Human Services website states, “Cigar and pipe smoke, like cigarette smoke, contains toxic and cancer-causing chemicals that are harmful to both smokers and non-smokers. Smokeless tobacco is not a safe alternative to cigarette smoking.” Due to the increased likelihood of higher medical costs associated with tobacco use, Zion Health households with one or more tobacco users are required to contribute a higher Monthly Contribution amount to maintain Membership. Additionally, medical needs for tobacco users age 50 and older are limited to \$50,000 for each of the following four disease categories: Cancer, Heart conditions, COPD and Stroke.</p>
<p>Are my Monthly Contributions a pre-tax deduction like health insurance premiums?</p>	<p>No. The Monthly Contribution is a voluntary contribution towards a membership program that facilitates the sharing of member’s medical bills. As such, the money Members contribute to the Zion Health Care sharing program is a post-tax contribution.</p>
<p>How often can the Monthly Contribution amounts be changed?</p>	<p>Monthly share amounts can be changed each year at the annual anniversary and up to one additional time during that year, in accordance with the policies and procedures set forth in these Guidelines.</p>
<p>Are my pre-existing conditions always Unsharable?</p>	<p>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 with the community. After the second year of continuous Membership, up to \$50,000 can be shared with the community. After the third year and going forward, the pre-existing condition is now considered fully sharable with the Zion Health community.</p>

Frequently Asked Questions (FAQ) – Employer

Question	Answer
Is this a group benefit?	No, Zion Health is an individual and family medical cost sharing program. We allow for a company Contribution List. Employees who participate can be added or removed from the contributions list at any time and billed directly.
Why should my company participate in Zion Health’s Health Care Sharing program?	Participation in Zion Health’s Health Care Sharing program is always voluntary, both from the company’s and the employee’s perspectives. Business owners choose to work with Zion Health because they value community and personal responsibility, and because they want to use a cost sharing approach to ensure quality provision of health care for their employees. There are numerous factors that contribute to Zion Health’s Health Care Sharing program’s greater efficiencies for both companies and employees. By leveraging the impact of community sharing with personal responsibility, Zion Health will seek to achieve up to 30-50% off group insurance rates.
Does Zion Health’s Health Care Sharing program comply with the Affordable Care Act requirements?	Zion Health’s sharing program is not a substitute for insurance as defined by the Affordable Care Act and therefore does not meet the requirements by itself.
What are the risks and liabilities my company may be exposed to through participation in Zion Health?	Zion Health Care Sharing is a voluntary and benevolent program. It is not insurance. Member companies are not purchasing insurance coverage by participating in the sharing program. By participating in the sharing program, companies are neither promising their employees that their larger medical bills will be paid, nor are they taking on liability to pay those bills as a company. Companies are simply committing to contribute Members listed. Companies can choose to contribute in behalf of a Member listed.
Can my employee’s Monthly Contributions be collected via payroll deduction?	Yes. Zion Health allows for Members to join a Contribution List of Members who are part of a company. Employers can deduct Member Contributions by payroll deduction on a post-tax basis.
Can my company pay some or all of its employee’s Monthly Contributions?	Yes, participating companies can contribute (Zion Health does not use the word “pay” associated with Health Care Sharing intentionally since it is voluntary) as much of the employee’s and their eligible dependents Monthly Contributions as they wish. It should be recognized that this is viewed as a component of the employee’s total compensation. Companies can tier their employees based on legal requirements and offer different product bundles to each tier. Talk to your legal representative about legal requirements on tiering qualifications.
How would I set up my employees withholding amounts?	Companies should consult with their own legal and tax advisors for more information regarding payroll and income tax implications for their specific situations.

<p>Is there any additional administration or work for my company as a result of participation?</p>	<p>The Zion Health team will glad to assist with any questions you or your staff might have regarding monthly contributions and making the process easy.</p>
<p>The cost savings sound great, but how will my employees be affected by Zion Health’s program?</p>	<p>The employees of participating businesses are granted the opportunity to voluntarily join Zion Health’s sharing program. As such, participating employees voluntarily choose to pay the portion of the monthly sharing cost that is not carried by their company. Any employee can withdraw from the program at any time, but if they do, they will no longer be able eligible to receive contributions towards their medical expenses from other Members, in the event that they incur a medical need.</p> <p>The Monthly Contribution can only change when approved by Zion Health’s board of directors. It is Zion Health’s policy that all decisions impacting Member shares are only made in close consultation with the Members.</p>

Membership Eligibility

Membership eligibility in Zion Health is primarily based upon three factors:

- 1) commitment to adhere to Zion Health's Principles of Membership (see page 17)
- 2) participation in the community by submitting all required materials and Monthly Contributions
- 3) qualification based upon lifestyle choices and medical history.

To be considered for membership, prospective Members must submit a membership application and be accepted into the membership by meeting the criteria of the Membership Enrollment Manual. Membership applications are accepted on a case-by-case basis. The membership begins on a date specified by Zion Health. The first month's contribution must be received by the 15th day of a new Member's first month in order for the membership to become effective. Member reapplication may likewise be accepted on a case-by-case basis.

COMMITMENT

Members of Zion Health share a common commitment to abide by a set of personal standards outlined in its Principles of Membership. If at any time during participation in the membership, a violation of the Principles of Membership is discovered or revealed through the review of the Member's submitted medical records, all needs of the Member in violation, submitted after the Date of Service in which the violation was discovered, will be put on hold. The Member will be issued an explanation of the violation and granted thirty (30) days to submit documentation supporting its compliance with the Principles of Membership, notwithstanding any contradicting information obtained by Zion Health before being withdrawn from the membership, rendering all needs ineligible. If the documentation and explanation submitted by such Member is not satisfactory to show compliance with the Principles of Membership, the Member will be automatically withdrawn from the sharing program and its membership will be revoked. In the event that a Member is withdrawn due to a violation of the Principles of Membership, Zion Health will not return Member contributions prior to the date of withdrawal, because contributions are submitted for Member to Member sharing as of the first day of each month.

PARTICIPATION

To maintain an active membership with Zion Health, a Member must submit a Membership Commitment Form each year to demonstrate its continual commitment to be a part of the Zion Health community and abide by the Principles of Membership. It is the Member's responsibility to submit the Membership Commitment Form to Zion Health within 30 days of the Member's annual renewal date. Any Membership Commitment Form not received within the 30 days will cause the membership to become inactive until this document has been received.

A Member must submit a Monthly Contribution associated with their membership level to Zion Health to be used for member-to-Member sharing. Monthly contributions are to be received by the 1st of each participating month and required to be received no later than the last day of that month. If a Monthly Contribution is not received by the last day of a participating month, membership will become inactive. Any Member that has been withdrawn from the membership will be able to re-apply under the terms outlined to them in writing by Zion Health. Any Member who allows its membership to become inactive three consecutive times will not be able to re-apply for membership. Any Member's needs occurring after they become inactive or before they re-apply for membership are ineligible for sharing.

QUALIFICATION

Applicant(s) must meet all criteria set forth in the Membership Enrollment Manual and the Membership Guidelines on the date of his/her application to be qualified for membership. If, at any time, it is discovered that a Member did not submit a complete and accurate medical history on the membership application, the criteria set forth in the Membership

Enrollment Manual will be applied and could result in either a retroactive Membership Limitation or a retroactive denial of his/her membership.

Non-U.S citizens under 65 may also qualify for membership, as determined by Zion Health on a case-by-case basis.

While Member health status has no effect on eligibility for membership, there are limitations on the sharing of needs for some conditions that existed prior to a Member's Effective Date. Needs that do not qualify for medical sharing may still be met in part or in whole through Special Needs Sharing Program. See page 23 for a detailed list of shareable and non-shareable needs.

DEPENDENTS

A dependent may participate under a combined membership with the Head of Household through the age of 26. On the 27th birthday, the child would need his or her own plan. A dependent who wishes to continue participating with Zion Health but who no longer qualifies under a combined membership must apply and qualify for a membership based on the criteria set forth in the Membership Enrollment Manual. Children born into the membership, due to an eligible maternity need, can become a Member under a combined membership without having to meet any criteria in the Membership Enrollment Manual. Under a combined membership, the Head of Household is responsible to ensure that each individual participating under the combined membership meets and complies with the Principles of Membership and the Membership Guidelines.

Children between 3 months and 18 years of age may qualify for membership without their parent's mutual participation on a case- by-case basis as determined by Zion Health. In these cases, the child's parent or guardian must complete and sign the membership application and any associated materials for the child, and is responsible to ensure that all application requirements, Membership Guidelines, and Principles of Membership are met. A legally adopted child may qualify as a dependent or contributor.

CONTRIBUTIONS

Member contributions can be made directly with Zion Health or with a participating employer with a Member Contribution List. All Member contributions are voluntary, but the Monthly Contribution is required to be active and eligible for sharing.

APPEALS

In a case when a Member believes a limitation was incorrectly placed on Member sharing an appeal can be submitted. Members may submit an appeal for a Membership Limitation removed by providing medical evidence that they qualify for such removal.

Zion Health Principles of Membership

Each Member of Zion Health must comply with the following requirements in order to preserve its membership in Zion Health and be eligible to participate in the sharing program. The requirements below benefit all Members by assuring honor and integrity on the part of Members and by minimizing medical risks and ensuring proper accountability while encouraging good health practices. All Zion Health Members must agree with and attest to the following statements:

1. I believe that a community of moral, ethical and health-conscious people can most efficiently and effectively encourage and care for one another by directly sharing the costs and expenses associated with each other's health care needs.
2. I understand that Zion Health is a Benevolence Organization, not an insurance entity, and that while Zion Health assures that every effort will be made to have Members fulfill their monthly sharing commitment, Zion Health, in and of itself, cannot guarantee payment of any medical expenses.
3. I agree to practice good health measures and strive for a balanced lifestyle.
4. I agree to refrain from the usage of any form of tobacco, illicit/illegal drugs and excessive alcohol consumption, all of which are harmful to the body.
5. I believe I am obligated to care for my family and that physical, mental or emotional abuse of any kind to a family Member or anyone else is morally wrong.
6. I agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Zion Health or its affiliates.
7. I agree to sign and submit a membership continuation agreement each renewal year confirming my commitment to adhere to these principles.

Enrollment Requirements

Members can choose from three different levels of participation for Zion Health membership. Monthly share amounts are derived from household membership status and age.

Topic	Information
<i>Enrollment Date Limitations</i>	Membership is from month to month. Membership would start on the first of the month.
<i>Determination of Household Membership</i>	<p><u>Four tiers (Household Members):</u></p> <ul style="list-style-type: none"> Member Member & Spouse Member & Child(ren) Member Family
<i>Child Dependent Participation</i>	Limited to children age 18 and younger, and married children ages 19 through 26 who are bona fide dependents of a Member parent.
<i>Marriage</i>	When the dependent of a Member is married, he or she will not be a Member with Zion Health unless he or she completes an application and satisfies all requirements to be a Member in accordance with these Guidelines.
<i>Transition Allowance</i>	<p>Married dependents and those over the age of twenty-seven (27) will no longer be considered part of their parents' membership. They will have 30 days to enroll as a Member.</p> <p>Gap Time – Any incidents which occur from the time a child leaves his parents membership to the date he or she begins their own will not be shared.</p>
<i>Newborn</i>	Newborns whose addition to the household membership will increase the Monthly Contribution amount will be included within the household membership retroactive to the date of birth as long as the Member notifies Zion Health to add the child to the membership no later than 30 days after birth. Otherwise the effective membership date will be no earlier than the date of notification to Zion Health.
<i>Adoption</i>	Adopted, unmarried children are considered members of the household the same as biological children. Any physical conditions of which the adopting parents are aware of for the adopted child prior to the legal adoption are considered Pre-Existing Conditions and not shareable.
<i>Grandchildren</i>	<p>Grandchildren may be included as part of their grandparent's membership if they meet all the following criteria.</p> <ol style="list-style-type: none"> 1. They live with their grandparents at least 9 out of 12 months of each year; 2. The grandparents have legal custody of the grandchild; 3. They meet the eligibility guidelines for children; and 4. They have no other agency, person or group responsible for their medical needs.

Member Responsibilities

Members should be aware of the responsibilities expected as part of the sharing program. Each Member's actions can affect the whole community which is why it is very important to follow these standards.

Topic	Information
<i>Member Shares</i>	Membership shares are being processed directly with Zion Health or by a Contribution List. Share contributions are processed timely.
<i>Proper submission of medical needs to Zion Health</i>	Submission of medical needs to Zion Health allows for timely and accurate sharing of medical need.
<i>Trust & Accountability</i>	Zion Health community Members are expected to act with honor and integrity. Members should not falsify medical needs or use deceptive practices. If a Member abuses the trust given, they will have their membership discontinued.

Additional Giving

Zion Health practices good stewardship of the Benevolent Fund by adhering to these guidelines and limiting disbursements from the Benevolent Fund to the needs of those Members who comply with the Membership Requirements. Zion Health encourages Members to contribute as often and as much as possible in excess of their respective Monthly Contributions to enable Zion Health to assist those Members who have a Special Need. The receipt and administration of such additional contributions from the Members is part of the “Special Needs Sharing Program”.

Additional attributes of the Special Needs Sharing Program are set forth below:

1. Needs that do not meet the guidelines may be eligible for Special Needs sharing requests. Members and other contributors may give additional funds for a general or specific need. Members looking to request sharing must meet a \$500 threshold or above to be considered.
2. Members who have needs during a given month may have only a fraction of the need shared. Members or other contributors can provide additional funds to share within the community. Members are encouraged to share out of their surplus to help minimize the effect of the Proration.

Needs that Members Share

This section explains how the Shareable Amount of Member’s medical expenses will be determined. There is no Lifetime Limit on the number of conditions or the total dollar amount of different needs that may be shared. Original itemized bills for the medical expense Members want shared must be submitted within six months of treatment. Bills submitted more than six months after the service date of treatment will not ordinarily be shareable.

Medical needs are submitted on a per member, per incident basis. These are injuries and illnesses resulting in medical expenses incurred by receiving Medically Necessary treatment from Licensed Medical Professionals; including physicians, emergency rooms and hospital facilities.

Topic	Information
<i>Determination of a “Need”</i>	Expenses related to the same medical condition, including those for separate incidents, will be shared as one need and accumulate towards the total need amount. If at least 12 months pass without any symptoms, medication or other treatment for the original condition originally created the need, or related subsequent conditions recurs, it will be treated as a new need.
<i>Initial Unshareable Amount</i>	Medical conditions after Initial Unshareable Amount met by Member that are shareable with the community.
<i>Maximum Shareable Amount</i>	There is no lifetime maximum amount eligible for sharing for any Member or household. Zion Health has a systematic way to handle large needs and has a budgeted way to address these large needs as they come in on a monthly basis.
<i>Multiple needs within a 12-month period</i>	Member households that experience multiple needs within their 12-month membership year are asked to pay up to three Initial Unshareable Amount per year. Additional needs that meet a \$500 threshold would be considered fully shareable with the Zion Health community.
<i>Insurance Entities and/or government programs</i>	Insurance and/or government entities are always considered primary payer for any Members medical expenses. Members who are eligible for benefits through either insurance arrangements or government programs are required to contact Zion Health’s Member advisor before submitting their medical need to work through the claim or needs processing.
<i>Time limit for sharing documentation</i>	Receiving the bills and needs request soon will help Zion Health to provide the speedy processing of your need. When there is a number of bills related together in one need, it is helpful for these bills to be submitted at one time if obtained within a 30-day period. Original and itemized bills should be submitted to Zion Health with a need handling form as soon as possible. Bills and needs requests should be submitted within 6 months from the Date of Service to be shared.

Medical Conditions Existing Prior to Membership

Medical expenses for any service or treatment provided during membership which meets these guidelines are shareable while being a Member in good standing except as explained below.

Topic	Information
<i>Conditions cured and 12-month symptom and treatment free</i>	<p>A need that comes from a condition that existed prior to membership are only shareable if the condition is fully cured and does not have treatment or symptoms in a 12-month period.</p> <p>Please note; Needs that existed prior to membership may still qualify for a Special Needs election.</p>
<i>Exclusion of Insulin Dependent Diabetes</i>	<p>Medication to treat insulin dependent diabetes, when the condition existed prior to membership, are not shareable.</p>
<i>Exceptions for High Blood Pressure, High Cholesterol Hemorrhoids and Sleep Apnea</i>	<p>High blood pressure, high cholesterol, hemorrhoids and sleep apnea will not be considered a condition that existing prior to membership even if the Member has not gone 12 months symptom free as long as they have not been hospitalized for the condition in the past 12 months and able to control through medication or diet.</p>
<i>Exceptions for certain other medical conditions</i>	<p>Zion Health recognizes that every situation is different. Zion Health reserves the right to make exceptions for certain medical conditions on a case by case basis provided it serves to benefit the membership as a whole.</p>

Shareable Conditions

Member needs that result from medical expenses not associated with a prior medical condition that existed prior to membership are generally shareable. The following chart reflects limitations of the plan. All shareable conditions are subject to the Member Initial Unshareable Amount.

Condition	Limitation
<i>Abortion</i>	Needs resulting in expenses for abortion of a living unborn baby will not be shared.
<i>ADD, ADHS and SPD Treatment</i>	No sharing of prescriptions related to condition.
<i>Alternative Medical Practices</i>	Shareable pending prior written approval by Zion Health. Member is required to demonstrate the proposed value of the alternative treatment.
<i>Alcohol or drug abuse treatment</i>	Treatment for alcohol, substance abuse or chemical dependency is shareable up to the \$3,000 Maximum Shareable Amount per Member.
<i>Ambulance transports</i>	Shareable as part of a need whenever medically needed or due to severity, proximity and circumstances associated with a specific illness or injury.
<i>Audiological</i>	Shareable to correct hearing loss but not for hearing aids.
<i>Automobile Accident</i>	Only shareable when other third party and/or insurance entity is not liable.
<i>Chiropractic</i>	Services related to treatment of a specific musculoskeletal injury or disease are shareable for up to 25 Office Visits and includes related items for treatment for up to 120 days. All other chiropractic services will be treated as "Alternative Medical Practices".
<i>Cosmetic Surgery</i>	Shareable only for disfiguration due to shareable injury or illness.
<i>Dental & Vision</i>	Not shareable except with illness or injury.
<i>Fertility</i>	Not shareable.
<i>Hospice Care</i>	Shareable for 90-day periods with physician approval or certification of terminal illness.
<i>Hospitalization</i>	Shareable at semi-private room rate or if a licensed medical provider prescribes ICU or quarantine.
<i>Hyperbaric Therapy</i>	Shareable for treatment of specific illness or injury. Outpatient included with up to 35 as a maximum number of therapy sessions.
<i>Injuries obtain from certain acts</i>	Injuries or illnesses caused by a result of participating in a riot, criminal act, assisted suicide or euthanasia will not be shareable.
<i>Therapeutic Massage Therapy</i>	Shareable if prescribed by a licensed medical provider up to 25 sessions.

Laboratory Tests and Check-ups	Shareable only when prescribed by a licensed medical provider due to symptoms of a condition not in existence prior to membership.
Long-term Care and Skilled Nursing	Shareable as a result of recovering from an injury or illness as prescribed by a licensed medical provider. Sharing limited to 90 days per medical need.
Medical Equipment	Shareable if prescribed by a licensed medical provider. First month and 6-month subsequent rental amount not to exceed amount of the purchase of item. Equipment must directly aid in treating the condition.
Medical Supplies	Generally shareable within 120 days of treatment start as prescribed by a licensed medical provider.
Naturopathic	Shareable pending written approval from Zion Health.
Newborn care	See maternity guidelines.
Nutritionists	Generally, not shareable unless prescribed by a licensed medical provider.
Organ transplants	Shareable subject to limitations for conditions prior to membership.
Physical Therapy	Shareable for inpatient treatment and up to 35 outpatient sessions per need.
Prescriptions	Prescriptions for medication related to qualified shareable medical condition.
Preventive Services	Colonoscopies and other preventive services are not included.
Speech Therapy	Shareable in relation to an illness, injury or accident. Up to 35 outpatient visits per condition.
Sports	Injuries or illnesses resulting from participation as combatant sport is not shareable.
Sterilization	Elective sterilization such as tubal ligation and vasectomy is not shareable. Reversal of the same may be a Special Needs sharing.
Surrogacy	Expenses related to a surrogate pregnancy, whether or not the surrogate is a Member are not shareable.
Weight Reduction	Shareable only if prescribed by a licensed medical provider. \$3,000 Maximum Shareable Amount per Member.

Maternity Needs

As a general rule, maternity needs are treated like any other medical expenses and are shareable. These expenses include prenatal care, delivery, postnatal care and miscarriage.

Rule	Notes
General	Maternity needs are treated like any other medical expenses and are shareable. These expenses include prenatal care, delivery, postnatal care and miscarriage.
Separate Needs	Bills for all pregnancy and birth related complications of the mother will be shared as part of the maternity need. Any pre-birth or post birth need of the child will be considered a separate need from the mother's maternity care.
Early Sharing Request	If a maternity care provider will reduce the normal charges if a Member prepays some or all the bill, Zion Health will consider sharing the maternity need prior to the birth. The Member must request an estimate and submit it with the Needs Processing Form.
Home births	Home births have less expenses typically. Zion Health may waive the Initial Unshareable Amount if the costs are lower than what otherwise would be paid by the sharing community.
Pregnancy Prior to Membership	Eligible amount to share for maternity needs from pregnancy prior to membership will be equal to the total amount contributed from membership start. If Member terminates and restarts membership the amount will be based on the restart date.
Premature Birth	The baby's needs are fully shareable for the baby born prematurely.

End of Life Assistance

For a Member, and/or his or her dependents, who die(s) after two years of uninterrupted Membership as a Sharing Member, financial assistance to the surviving family will be provided by the Members according to the following schedule, upon receipt of a copy of death certificate, and as listed on the Sharing Member’s Enrollment Application.

Person	Amount
<i>Primary Member</i>	\$10,000
<i>Dependent Spouse</i>	\$10,000
<i>Dependent Child</i>	\$2,500

Submission of Medical Needs

Eligible medical expenses will be shared for all household members who meet all qualifications. Member should carefully follow instructions for submitting their needs requests.

- Member has a need
- Member Contacts Zion Health
- Needs Request Completed & Submitted to Zion Health
- Zion Health Reviews Medical Needs
- Zion Health Advocates Need, Including Negotiation of Need Amount
- Zion Health Funds Qualified Need
- Need Completed

Contact Us

If you have questions or if we can be of any help to our members or potential Members, please connect with us so we can help!

Call	888-920-ZION
Email	member@zionhealth.org
Website	ZionHealth.org