

FAQ

Is Altrua HealthShare insurance?

No, Altrua HealthShare is not insurance. This publication or membership is not issued by an insurance company, nor is it offered through an insurance company.

Is Altrua HealthShare Legal under The Affordable Care Act??

Altrua HealthShare is a recognized Health Care Sharing Ministry and members are exempt from the “penalties” assessed to those who do not have insurance.

What medical needs are eligible for sharing?

Members tell us the medical needs eligible to be shared by Altrua HealthShare members compare favorably to their prior medical coverage. Eligible medical needs are listed in the membership guidelines. View [Membership Guidelines](#)

Is maternity included?

Yes! Once you have been in a combined membership (two or more members in the household) for 10 consecutive months prior to conception. Altrua HealthShare will share up to \$4,000 per pregnancy (whether a single or multiple birth). Needs for maternity ending in a delivery by cesarean section that is either medically necessary because of complications that arise at the time of delivery or due to medical necessity for previous cesarean section delivery are limited to \$6,000 instead of \$4,000 with no MRA applicable.

How do I become a member?

Becoming a member is simple; you can complete the membership application process online by following the instructions under becoming a member, download the membership application, print it out, complete it and mail it to us at the address indicated on the application along with the proper checks included.

How much will Altrua HealthShare cost?

Your monthly contribution will vary based on your age, the number of members in your family and the type of membership you desire. [Monthly Contribution Request Form](#)

What does “a clean, healthy lifestyle” mean?

We believe the lifestyle standards required of Altrua HealthShare members are simple and reasonable. These are stated on Page 4 of our Membership Application under “Statement of Standards” on the top of the right column. View [Membership Application](#)

Do monthly contributions fluctuate each month?

No. The monthly contributions do not fluctuate from month-to-month. However contributions are subject to review by the Board of Directors on an annual basis. Adjustments may be made periodically, usually on an annual basis, to meet the needs of the membership.

Are there religious restrictions for membership in Altrua HealthShare?

Altrua HealthShare welcomes members of all faiths who can honor the Statement of Standards which the Altrua HealthShare program operates by along with the concept of caring for one another.

What about Pre-existing conditions?

Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms within 12 months prior to the application date. Symptoms 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 25% of the total body weight occurring within a six-month period; fainting, loss of consciousness, or seizure; abnormal results from a test administered by a medical practitioner.

For more information, see Member Guidelines, page 7, #24.

Is this a contract or can I quit anytime?

It is NOT a contract. You can choose to quit the membership at any time. All new members pay a \$100 application fee and a \$25 fee that goes to Altrua Ministries that is not refundable if you chose to quit after being accepted to the membership. Altrua HealthShare does request that proper notification be given if a member chooses to quit for any reason, please see member guidelines.

What guarantees do I have that my contributions will be used correctly?

Financial integrity and accountability of Altrua HealthShare is very important. What we do is done according to biblical standards for operating and maintaining the highest level of accountability through our auditing procedures and board of directors. Trust from our members is very important to us and there are several ways in which we maintain our trust from all members.

Is there a health screening required for membership approval?

The person must meet the criteria to be qualified for a membership on his/her application date, based on the criteria set forth in the Membership Eligibility Manual.

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 Eligibility Manual on his/her application date will be applied, and could result in either a retroactive membership limitation or a retroactive denial to his/her effective date of membership.

What happens if my monthly contribution is late?

Monthly contributions are requested to be received by the 1st of each month. If the monthly contribution is not received by the 15th of each month, an administrative fee will be assessed to track, receive and post the monthly contribution. If the monthly contribution is not received by the end of the month, a membership will become inactive as of the last day of the preceding month in which a monthly contribution was received. Annual membership contributions and donations are due on the 1st day of January of each calendar year. Annual membership fees are not prorated. If the annual membership contribution is not submitted by January 31st of each calendar year, your membership will become inactive. For more information, Member Guidelines page 8, II, A, 5

What do I say to my medical provider when I need medical care?

Members explain to any medical provider that they are a member of a recognized Health Care Sharing Ministry. Show them your membership ID card and explain that your bills should be sent either electronically or by mail as directed on your Membership ID card.

How does my doctor or hospital get paid?

Once your medical provider has properly processed your medical claim to be share by the membership, the medical need is adjudicated and payment is issued through the members escrow account.

What happens if I have a discrepancy with a non-eligible medical need?

If a need is denied as not eligible, and there is a dispute, the aggrieved member or any other aggrieved party may seek reconsideration only through the appeal procedure described in the Member Guidelines.

Can I be a member of Altrua HealthShare and have medical insurance?

Yes, a member can have health insurance through work or another source. Members can utilize the membership to share in the portion that the health insurance plan does not cover. Altrua HealthShare always remains the last resort in sharing medical needs.

For more information, Member Guidelines page 16, C, 8

Do I have to send checks to other members or wait to receive checks from other members?

No, members share in each other's medical needs through the members escrow account.

Will My Doctor Accept Altrua HealthShare?

Yes, Altrua HealthShare is a recognized Health Care Sharing Ministry and is a part of multi plan which is a network that most medical providers participate in. If a medical provider is not a part of the multi plan network, they should still accept Altrua HealthShare as your medical sharing plan of choice.