



2018 Update

# What Exempts HCSM Member's from the Penalties of the ACA

- HCSM were given an opportunity to exempt it's members do to their shared beliefs
- The opportunity was given to those HCSM who could show they had been in existence prior to Dec. 31, 1999; sharing without a cease in their membership
- Currently there are only 5 HCSM that meet that criteria
- Those consist of:
  - Altrua Ministries (DBA Altrua HealthShare)
  - Liberty Healthshare
  - Christian Healthshare Ministries
  - Christian Care Medishare
  - Samaritan Healthshare
- Of those 5 Crown Administrators, who operates Altrua HealthShare, was the first to work with licensed insurance brokers throughout the nation
- As part of the Altrua Membership, our members are exempt from the penalties of the Affordable Care Act, as long as they maintain their memberships

# Crown Leadership Bios

## **Doug Sherman, CEO:**

Mr. Sherman serves as Chief Executive Officer of Crown Administrators. Crown services Altrua HealthShare, a unique and innovative solution to the rising cost of health care coverage. Altrua serves over 13,000 members across the country.

Mr. Sherman combines the experience of consulting with many Fortune 500 companies, along with a proven track record of being a CEO in 3 other high growth companies, prior to joining Crown.

His consulting firm, DSG Consulting, was retained by clients such as Boeing, Caterpillar, Siemens, Citrix and 150 other companies of varying sizes and industries in over 30 countries.

From this experience comes a wealth of knowledge of proven best practices that has congealed into a clear formula for proven results.

In 2008, he co-founded and led a commercial real estate company that grew to over \$400MM in assets under development under his leadership as CEO. He also led a mortgage bank, Oak Mortgage, and was a C level officer in a Third-Party Administrator, The Boon Group. In this last role, he gained a firsthand look at the challenges of major medical insurance and the desire to be a part of innovation in the offering a more affordable solution.

## **Jonathan Green, Executive Vice President of Technology and Operations:**

Mr. Green has helped build Fortune 500 companies, International Medical Device, Pharmaceutical, Health Insurance and Commercial Real Estate businesses. He has achieved notoriety by building innovative, hardworking teams, and leveraging their combined skills to solve challenges and deliver value across the business. He has had the pleasure of working with large multinational billion-dollar companies as well as turn around and heavy M&A scenarios where he was recognized for succeeding against the odds. His strengths are knowledge of technology, business, team building, and bringing them all together to overcome today's challenges and find tomorrow's opportunities. Mr. Green has a holistic approach, that works across global boundaries, departments and industries. He has been proud to see my team members, and companies excel and reach their potential

Mr. Green has served on general advisory boards at Salesforce.com, Box.com and other companies providing guidance on the use of technology and as a published author he has been invited to speak at numerous events on topics around security, technology and process automation. In 2013 Mr. Green was selected as one of the Top Social business leaders in the country.

# Crown Leadership Bios

## **Darren Webb, Senior Vice President of Finance and Accounting:**

Mr. Webb has 22 years in the field of accounting and finance. Recently relocated to Austin, TX and looking for a challenging opportunity leading the accounting and finance team at a small to medium sized company.

Mr. Webb is a seasoned accounting professional with transactional experience. Following the recapitalization of Dart, he successfully migrated all operating functions including accounting/finance, banking, and HR from Canada to California with a limited staff. Darren improved closing cycle and enhanced monthly reporting deck providing valuable insight to Executive Management.

## **Ronald E. Bruno, Executive Vice President Business Development**

Mr. Bruno has over 30 years' experience in the development of companies from multiple sectors of the business arena. Mr. Bruno's experiences as an entrepreneur range from program development, fund raising within the public and private sector, investor relations, commercial and residential development, construction and financing industry. He developed, funded and operated commercial correctional facilities from 1986 to 2002, building the company into a one of a kind program for the State of Texas. Mr. Bruno, through his guidance built 3 facilities during his 16 years as director of his own facilities within the correctional industry. Furthermore, in 1986 Mr. Bruno became the youngest Licensed Administrator in the State of Texas. His experience as a Board Director and CEO of both Non-Profit and For-Profit corporations, enabled him to oversee several hundreds of employees, as well as full operation oversight of the multiple companies and facilities developed under his direct supervision. Mr. Bruno has the expertise in the commercial design and construction, corporate policies and procedure, employee policies and training, development of marketing and sales material, as well as the public speaking and presentation.

Prior to assuming the role of VP Business Development for Crown HealthShare Administrators, Inc., in December 2014, Mr. Bruno built multiple businesses in Austin, Texas, that included commercial and residential development, oil and gas service company, as well as a corporate restructuring company. These companies combined generated over \$600 million dollars in sales and revenue.

# New Leadership Priorities

👑 *Improve customer experience at all touch points*

👑 *Increase operational capacity*

👑 *Enhance the Go to Market Strategy to increase membership*

👑 *Install new leadership and leadership systems*

# *Increase operational capacity*

Service Level Commitments by November 1, 2017

## Claims

1. Claims not negotiated-paid within 30 days
2. Claims negotiated-paid within 45 days
3. Claims requiring financial assistance-paid within 90 days

## Accounting

1. 95% commissions paid by the end of the month following receipt of the Contribution
2. 99% accuracy on all Member ACH, Credit Card pulls

# How to Sell the Customer on difference in cost per month

## New Messaging

**The Problem-** Skyrocketing Major Medical insurance costs with a 38% average YOY increase from 2017-2018 that do not cover the preventive items healthy people often want

**The Solution-** Altrua brings innovation to drive down the cost of healthcare by 60-75% while promoting healthier lifestyles covering more preventative items-MORE FOR LESS

- ▶ Average Premium Cost family for a family of 5: \$1675 monthly
- ▶ Altrua Contribution cost family of 5: \$480 monthly (Gold Standard)

## *Seems too Good to Be True? Maybe Not:*

1. Instead of taking a profit like Major Medical insurance Altrua is a coop with no profit: Savings \$500
2. We reduce the cost of healthcare by admitting new members with a healthy lifestyle: Savings \$200
3. We reduce the cost of healthcare by pre selecting facilities that charge a reasonable fee: Savings \$200
4. We reduce the cost of healthcare by negotiating claims, with an average discount of 86%: Savings \$300
5. We cover Chiropractors, Neuropaths, .....: Insurance does not

# Altrua Membership Major Plan Changes for 2018

- ▶ Occupational Sharing: We are the first and only HCSM to share in occupational medical needs. \$50,000 cap per year
- ▶ Recreational Exclusions: Have been removed except for organized team sports, both community and church, inter-scholastic and inter-collegiate sports. These will still need the activity waiver with the \$500 per member.
- ▶ 1 preventative wellness visit for male and females over age 40 per year. This will not be included in their 6 office visits.
- ▶ Telemedicine plan for each member. There is no utilization cap or consultation fee. Members will be educated on how to use this plan before going to office visits.
- ▶ Adult immunizations are now shared in.



# Occupational Sharing Limits (available 2018)

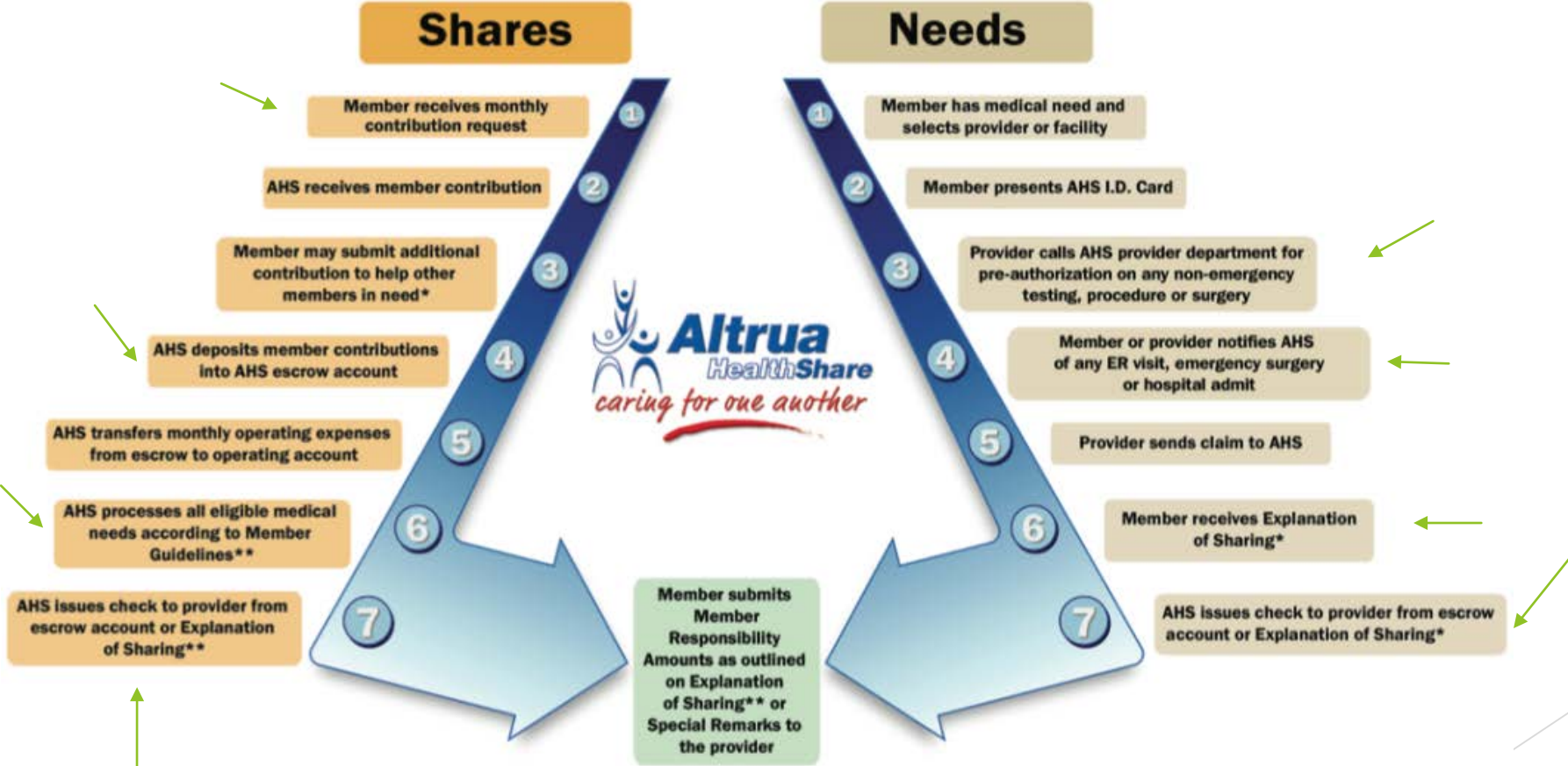
- ▶ Total eligible needs shared from escrowed funds are limited as defined in this section and as further limited in writing to the individual member
  - ▶ Members may choose to submit an additional one-time annual contribution of \$1,500.00 to increase the shared amount for income producing activities to a maximum of \$50,000.00 per *eligible* member, for 365 days. The member will be responsible for a \$3,500 Occupational MRA after that is met Altrua HealthShare will share up to \$50,000 at 100% of the total allowed amount. The share increase does not apply to the household. The contribution must be submitted for each member. The *Occupational Share Increase Form* may be submitted at any time during the year and the share increase will go into effect on the 1<sup>st</sup> of the following month for the member in which it applies. The share increase will be effective for 365 days and will not auto renew. The Occupational MRA does not apply to any other MRA's required by the member under their regular membership type. [www.altruahealthshare.org](http://www.altruahealthshare.org)

# Sharing Limits

- ▶ Total eligible needs shared from escrowed funds are limited as defined in this section and as further limited in writing to the individual member
  - ▶ Recreational Activities Share Increase- Members may choose to submit an additional contribution of \$500.00 to increase the shared amount to a maximum of \$25,000.00 per 365 days. The share increase does not apply to the household. The contribution must be submitted for each member needing the share increase. The Recreational Activities Share Increase may be submitted at any time during the year and the share increase will go into effect on the 1<sup>st</sup> of the following month for the member in which it applies. The share increase will be effective for 365 days up to a maximum of \$25,000 and will not auto renew
  - ▶ Recreational Vehicles – Injuries resulting from a recreational vehicle will be shared up to a maximum of \$10,000.00 per need. A Needs Processing Form is required before Altrua HealthShare will share on the member’s behalf. A recreational vehicle is a licensed or unlicensed motor vehicle operated on land or water (including ATVs, snowmobiles, motorized scooters, boats, jet skis, etc.) or a licensed motor vehicle with less than four wheels (including motorcycles) excluding motor homes, 5<sup>th</sup> wheels, and bumper pull RVs. The vehicle’s operator(s) must be insured by a third party for any needs to be eligible. Altrua HealthShare will only consider the needs eligible once they have been processed by the liable third party.

# HCSM programs are NOT health insurance

## “How It Works” MEMBER



\*If submitting additional contributions, please make check payable to Altrua Ministries.

\*\*Member medical needs are processed according to Member Guidelines and the membership type selected by member.

## Altrua Standard Membership Types

Membership Type	Gold Standard	Silver Standard	Bronze Standard
1 <sup>st</sup> MRA*	\$500 per person per calendar year	\$1,000 per person per calendar year	\$1,500 per person per calendar year
2 <sup>nd</sup> MRA* Affiliated Provider and Hospitals	25% of the next \$10,000	25% of the next \$10,000	25% of the next \$10,000
Office Visits MRA* <u>Includes Urgent Care</u> 6 visits per Calendar year**	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	Not Available
Telemedicine	Unlimited Utilization, with no consultation fee	Unlimited Utilization, with no consultation fee	Unlimited Utilization, with no consultation fee
Maternity	\$4,000 max. normal delivery; \$6,000 max medically necessary C-section	\$4,000 max. normal delivery; \$6,000 max medically necessary C-section	Not Available
Prescriptions- Generic and Brand	Prescription Program Service Magellan RX	Prescription Program Service Magellan RX	Prescription Program Service Magellan RX
Annual Maximum Limit	Not Applicable	Not Applicable	\$50,000
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

\*Member Responsibility Amount (Out of Pocket)

\*\*Females 40 and older/Males 50 and older get 1 additional office visit for wellness screenings

**Affiliated Provider: PHCS network [www.multiplan.com](http://www.multiplan.com)**

(Limitations & Pre-X do not apply to office visits)

## Monthly Contribution Request for Altrua Standard

GOLD STANDARD			
Age	Single	Member+1	Family
0-39	\$269.00	\$403.00	\$538.00
40-49	\$296.00	\$444.00	\$605.00
50-59	\$363.00	\$625.00	\$740.00
60-64	\$470.00	\$820.00	\$874.00
65+	N/A	N/A	N/A
SILVER STANDARD			
Age	Single	Member+1	Family
0-39	\$242.00	\$376.00	\$504.00
40-49	\$269.00	\$417.00	\$551.00
50-59	\$336.00	\$578.00	\$672.00
60-64	\$403.00	\$740.00	\$806.00
65+	N/A	N/A	N/A
BRONZE STANDARD			
Age	Single	Member+1	Family
0-39	\$135.00	\$269.00	\$370.00
40-49	\$202.00	\$302.00	\$403.00
50-59	\$269.00	\$470.00	\$504.00
60-64	\$336.00	\$605.00	\$672.00
65+	N/A	N/A	N/A

If your family is larger than five, add \$50 more for each additional family member. If husband and wife are both participating, "head-of-household" is based on the older spouse's age. If head of household is 65 or over, contribution is based on younger spouse's age. Office Visit MRA does not apply to 65+ Medicare plans.

## Altrua Advantage Membership Types

Membership Type	Gold Advantage	Silver Advantage	Bronze Advantage
1 <sup>st</sup> MRA*	\$3,000 per person per calendar year	\$3,500 per person per calendar year	\$4,000 per person per calendar year
2 <sup>nd</sup> MRA* Affiliated Provider	N/A	N/A	N/A
Office Visits MRA* Includes Urgent Care 6 visits per Calendar year**	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	Not Available
Telemedicine	Unlimited Utilization, with no consultation fee	Unlimited Utilization, with no consultation fee	Unlimited Utilization, with no consultation fee
Maternity	\$4,000 max. normal delivery; \$6,000 max medically necessary C-section	\$4,000 max. normal delivery; \$6,000 max medically necessary C-section	Not Available
Prescriptions - Generic and Brand	Prescription Program Service Discount Magellan RX	Prescription Program Service Discount Magellan RX	Prescription Program Service Discount Magellan RX
Annual Maximum Limit	Not Applicable	Not Applicable	\$50,000
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

\*Member Responsibility Amount (Out of Pocket)

\*\*Females 40 and older/Males 50 and older get 1 additional office visit for wellness screenings

**Affiliated Provider: PHCS network [www.multiplan.com](http://www.multiplan.com)**  
(Limitations & Pre-X do not apply to office visits)

## Monthly Contribution Request for Altrua Advantage

### GOLD ADVANTAGE

Age	Single	Member+1	Family
0-39	\$224.00	\$336.00	\$448.00
40-49	\$246.00	\$370.00	\$504.00
50-59	\$302.00	\$521.00	\$616.00
60-64	\$392.00	\$683.00	\$728.00
65+	N/A	N/A	N/A

### SILVER ADVANTAGE

Age	Single	Member+1	Family
0-39	\$202.00	\$314.00	\$420.00
40-49	\$224.00	\$347.00	\$459.00
50-59	\$280.00	\$482.00	\$560.00
60-64	\$336.00	\$616.00	\$672.00
65+	N/A	N/A	N/A

### BRONZE ADVANTAGE

Age	Single	Member+1	Family
0-39	\$112.00	\$224.00	\$308.00
40-49	\$168.00	\$252.00	\$336.00
50-59	\$224.00	\$392.00	\$420.00
60-64	\$280.00	\$504.00	\$560.00
65+	N/A	N/A	N/A

If your family is larger than five, add \$50 more for each additional family member. If husband and wife are both participating, "head-of-household" is based on the older spouse's age. If head of household is 65 or over, contribution is based on younger spouse's age.

### Altrua Copper Plan (\$7,500 MRA)

	Single	Member + 1	Family (up to 3)
Monthly Membership Contribution	\$100.00	\$150.00	\$200.00
1 <sup>st</sup> MRA	\$7,500 per member per calendar year	\$7,500 per member per calendar year	\$7,500 per member per calendar year
Annual Maximum Limit	\$150,000 per member	\$150,000 per member	\$150,000 per member
Office visit/Urgent Care	Maximum \$300 counts toward MRA or Shared	Maximum \$300 counts toward MRA or Shared	Maximum \$300 counts toward MRA or Shared
Maternity	n/a	n/a	n/a
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000
Prescription discount plan Magellan RX	Name Brand and Generic	Name Brand and Generic	Name Brand and Generic

### Altrua Copper Plan (\$10,000 MRA)

	Single	Member + 1	Family (up to 3)
Monthly Membership Contribution	\$90.00	\$140.00	\$190.00
1 <sup>st</sup> MRA	\$10,000 per person per calendar year	\$10,000 per person per calendar year	\$10,000 per person per calendar year
Annual Maximum Limit	\$150,000 per member	\$150,000 per member	\$150,000 per member
Office visit/Urgent Care	Maximum \$300 counts toward MRA or Shared	Maximum \$300 counts toward MRA or Shared	Maximum \$300 counts toward MRA or Shared
Maternity	n/a	n/a	n/a
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000
Prescription Magellan RX	Name Brand and Generic	Name Brand and Generic	Name Brand and Generic

- **No age banding for Copper Membership**
- **No application fee for Copper Membership. Ministry Fee of \$25 and annual membership fee of \$100 applies to Copper Membership**
- **Dependents over 20 must apply for individual plan**
- **All eligibility, guidelines and Statement of Standards apply**