

Understanding Pre-Existing Condition Limitations



Understand How Medi-Share Defines Pre-Existing Conditions

Although [Medi-Share](#) was designed primarily for new and unexpected illnesses or injuries, some pre-existing conditions may be eligible for sharing.

Medical bills for diagnosis or treatment of a pre-existing medical condition, defined as signs/symptoms, testing, diagnosis, treatment, OR medication for a condition within 36 months prior to membership (based on medical records), will ONLY be eligible for sharing as follows:

- Up to \$100,000 per Member per year (based on effective date) once the member has been faithfully sharing for 36 consecutive months.
- Up to \$500,000 per Member per year (based on effective date) once the Member has been sharing faithfully for 60 consecutive months.

Any [congenital condition](#) will only be eligible for sharing at the above-referenced amounts once the member has been faithfully sharing for 36 or 60 consecutive months, respectively.

High blood pressure or cholesterol that is controlled through medication or lifestyle will not be considered a pre-existing medical condition for purposes of determining eligibility for future vascular events.



Where there has been a lapse in Membership, a condition will not be considered pre-existing if the first instance of the condition appeared during the previous Membership, unless the lapse was due to cancellation for non-sharing or lifestyle requirements. An exception would be maternity that occurred outside the current Membership period, which will not be eligible for sharing.

THE BOTTOM LINE

If you haven't been treated, tested or had symptoms for 3 years or more when you join, your condition may be eligible for sharing if it reoccurs, with some limitations on the amount shareable.

If you're not sure whether your proposed surgical/medical procedure is eligible for sharing, members can request a Pre-Eligibility Review for Medical Conditions and receive feedback on sharing eligibility.

This is done by requesting a medical review to determine if the condition or treatment/procedure is eligible for sharing per the member voted guidelines. To request a review, contact Member Services at (800) 264-2562. Final eligibility determination is always made after the medical bills are submitted for processing. It is possible a treatment that appeared to be eligible for sharing during the preliminary review will be determined to be ineligible if:

- New information or additional medical records are provided that make the treatment ineligible due to pre-existing condition(s).
- New information or additional medical records are provided that make the treatment ineligible due to lifestyle issue(s).

The number of days required to complete a preliminary review depends on the responsiveness of the providers who are asked to send in medical records.

If a member has been faithfully sharing for 12 consecutive months and medical costs associated to a pre-existing condition arise, the member can apply to have their need met through the Extra Blessings Program. The Extra Blessings Program helps with members' medical expenses that are not eligible for sharing. That might include bills related to pre-existing conditions, excess adoption expenses, or those exceeding sharing limits. The ability of the [Extra Blessings program](#) to be there for those who need it depends on the voluntary donations of members who give in addition to their monthly share amounts.

Wondering how the Extra Blessings Program works? [Click HERE](#) to see how our members are helping each other by supporting each other through the extra tough times.

Please read the complete Medi-Share Guidelines, [Section VI. Details of Sharing, F. Pre-Existing Medical Conditions or Related Conditions](#).



Are Pre-Existing Conditions Eligible For Sharing With Medi-Share?



How Do I Know If I Have A Pre-Existing Condition?



How To Understand Pre-Existing Conditions