

# What Is Medi-Share 65+ and How Does It Work?



If you are new to Medicare or health care sharing ministries, you probably have some questions about how Medi-Share 65+ works. Here are the most commonly asked questions about Medi-Share 65+.

## **What is Medi-Share 65+?**

Medi-Share 65+ is a medical bill-sharing program for seniors 65 and older who are enrolled in Medicare Parts A and B. It helps complement the medical expenses that Medicare leaves behind.

Medi-Share 65+ is an affordable option that helps fill in the financial gaps that Medicare leaves for seniors during their retirement years. Because we are a Health Care Sharing Ministry, members get to be a part of a Christian community that supports and believes in the biblical way to do health care.

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## What is Medi-Share 65+? (cont.)

### How Does Health Care Sharing Work?

In general, health care sharing programs are offered by organizations whose members share and help pay for each others' medical costs.

As part of a health care sharing program, members are responsible for contributing a certain share amount each month (insurance calls this a premium). Members also have an annual household portion (a little like a deductible) made up of their own medical expenses that they must hit before other members are eligible to share in their medical bills.

### DID YOU KNOW

Did you know that Medicare does not pay for any medical care received outside the U.S.? Medi-Share 65+ members who love to travel or are using their retirement years to serve as missionaries abroad will be blessed to know that this program will allow up to \$150,000 in urgent care for Eligible Medical Bills when traveling abroad.

## How Does Medi-Share 65+ Fill In The Gaps Left By Medicare?

When you sign up for Medi-Share 65+, Medicare parts A&B become your primary health care insurance. As a Medi-Share 65+ member, you share in the expenses Medicare doesn't cover once you meet your \$500 Annual Household Portion. Once your \$500 is met, all eligible medical bills, copays, deductibles, and more are eligible for sharing. Fellow members within the Medi-Share 65+ community are there for you and share the portion of your eligible medical bills that Medicare leaves behind—including:



Medicare  
Deductibles  
and Copays



Office  
Visits



Skilled Nursing  
Facility Care



Hospital  
Bills



Durable Medical  
Equipment

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## How Does Medi-Share 65+ Fill In The Gaps Left By Medicare? (cont.)

### What Bills are Eligible for Sharing with Medi-Share 65+?

Medi-Share 65+ shares in any remaining bills left over from Medicare Parts A & B. This includes bills like:

- Deductibles
- Copays
- Doctor Visits
- Durable Medical Equipment
- Inpatient Care In Hospitals
- Skilled Nursing Facility Care
- Home Health Care
- Outpatient Care
- Home Health Care
- Clinical Research
- Ambulance Services
- Preventive Screenings
- Shots Or Vaccines
- Yearly "Wellness" Visits


At no additional cost, Medi-Share 65+ also includes other perks like:

- 24/7 Access To Telehealth
- Dental Discounts
- Vision Discounts
- Hearing Discounts
- Prescription Discounts
- No Pre-Authorizations Required
- Prayer Support And Encouragement

## How Is Medi-Share 65+ Different Than Advantage And Supplement Plans?

With so many health care options for your retirement years, it can be hard to know which is right for you.

Here is how Medi-Share 65+ is different than Advantage and Supplement plans.

	 Medi-Share 65+	Advantage Plans	Supplement Plans
<b>Monthly Cost</b>	65-74: \$99 75+: \$150	\$18.50 Average	\$137 Average
<b>Coverage Type</b>	Health Care Sharing Ministry	Private Insurance	Private Insurance
<b>Monthly Cost Increases</b>	Locked In For Up To 10 Years	Increases Every Year	Increases Every Year
<b>Maximum Out of Pocket</b>	\$500	\$8,840 Limit	\$7,080 Limit
<b>Copayments</b>	None	Very Likely	Yes
<b>Dental, Vision, Hearing, and Prescriptions</b>	Discounts included at no extra cost	Included in Some Plans	Requires an Additional Plan
<b>Pre-Authorizations Required</b>	No	Yes	Yes

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## How Much Does Medi-Share 65+ Cost?

Depending on your age, you can start Medi-Share 65+ as low as \$99/month and unlike other programs, this program stays at the same price until the age of 75,

Once you have met your \$500 Annual Household Portion (the portion of your bills that you are responsible for), 100% of your Eligible Medical Bills (that Medicare does not pay) will be shareable by your fellow Medi-Share 65+ members. Please Note: Medi-Share 65+ Health Care Sharing will always be secondary to Medicare.

### What It Costs

AGE	COST
65-75	\$99/Month
75+	\$150/Month

## How Can I Enroll in Medi-Share 65+?

- 1 Enroll in Medicare Parts A & B during your initial enrollment period.
- 2 Sign up for Medi-Share 65+ by calling a member of our Concierge Team.
- 3 Consider enrolling in a Part D Prescription plan to avoid permanent penalties.

### Keep in Mind

You must have Medicare Parts A & B to qualify for Medi-Share 65+.

No screenings, medical reviews, or fees are required of existing Medi-Share members transitioning to Medi-Share 65+.

### What Do You Want To Do Next?



#### Get More Education

Sign up for our Medicare Made Simple webinar



#### Get Answers for Your Specific Situation

Schedule a call with our Medicare Experts



#### Take Action

Apply for Medi-Share 65+ now