# How Medi-Share 65+ Works





### Out-of-Pocket Membership Costs

- \$99/month 65-74 yr olds
- \$150 per month 75 and older

 Every member pays the Annual Household Portion (AHP) of \$500 before medical bills will be eligible for sharing.

### How To Pay Your Medical Bills:

- 1 Your bill goes to Medicare.
- Medicare will process medical bills and apply their coverage and discounts.
- You and your physician will receive an explanation of benefits showcasing your remaining expenses due (Deductibles, Copayments, and Coinsurance).
- 4 Your physician will forward your Medicare EOB (Explanation of Benefits) and the remaining bill to Medi-Share.
- 5 If expenses are eligible for sharing, Medi-Share will share in the remaining expenses. a. \*This includes large medical events as well.



### Membership Details:

- Must have Medicare Parts A & B.
- Every member will pay their monthly share amount (\$99 or \$15), plus a reoccurring monthly \$2 account maintenance fee.
- The \$2 one-time account set up fee will also be included at the time of activation.
- Your monthly share amount is your contribution to the Medi-Share member community and their medical expenses.

## How Medi-Share 65+ Works



### What Bills Are Eligible For Sharing Through Medi-Share 65+

- Medicare will always be your primary health care.
- Medi-Share 65+ acts as a secondary payer to Medicare A & B.
- Anything that Medicare covers will be considered eligible for sharing.
- The Medi-Share Community will be there to share in the portion of your eligible medical bills that Medicare does not pay including:



Medicare Deductibles and Copays



Office Visits



Skilled Nursing Facility Care



Hospital Bills



Durable Medical Equipment

#### How To Submit A Reimbursement

- 1 Login to your member center portal and download the HCFA/ UB Submission Form.
- 2 Follow the directions of the form and submit both the form and the bill and/or receipt showing payment to Medi-Share Member Services. You may also email a completed form and documents over to member services.

### Why Would Others Pay For My Medical Bills?

Medi-Share works on behalf of members to negotiate discounts and facilitate direct payment to providers. As a community of believers committed to connecting and equipping Christians, members can share each other's everyday burdens through the sharing programs we offer.



#### Medi-Share 65+ Perks:

- ✓ Telehealth Services: 24/7 access to board certified physicians
- ✓ No Annual or Lifetime Limits
- ✓ Dental and Hearing discounts
- ✓ Refer-A-Friend Program: Earn \$100 for referring others to join
- Prayer and Encouragement from our Christian community