

How do I explain Impact?

Impact isn't insurance, so that means we use different words when talking about it. Here is a quick guide.



Say This

-

Not That



1. PRIMARY RESPONSIBILITY AMOUNT
2. ELIGIBLE FOR SHARING
3. BILL
4. NO GUARANTEE
5. PROVIDER FEE
6. INELIGIBLE FOR SHARING
7. FACILITATE SHARING
8. HEALTH SHARING
9. SHARE
10. PROVISIONS
11. MONTHLY SHARE
12. IMPACT HEALTH SHARING
13. EXPLANATION OF SHARING (EOS)
14. PROGRAM
15. FACILITATE SHARING
16. CONDITIONS INELIGIBLE FOR SHARING

1. DEDUCTIBLE
2. COVER/COVERAGE
3. CLAIM
4. GUARANTEE
5. COPAY
6. DECLINED/DENIED
7. POOL
8. INSURANCE/HEALTH PLAN
9. PAY
10. BENEFITS
11. MONTHLY PREMIUM
12. WE/OUR
13. EXPLANATION OF BENEFITS
14. PLAN/POLICY
15. PROVIDE
16. RIDER

Here are a couple of ways to talk about Impact Health Sharing.

MEMBER QUESTION: MY CLAIM HASN'T BEEN PAID AND I WONDERED IF I NEEDED TO DO SOMETHING?

RESPONSE: THAT'S A GREAT QUESTION! SINCE IMPACT IS NOT INSURANCE WE DO NOT USE INSURANCE TERMINOLOGY. YOU WILL NOTICE INSTEAD OF THE WORD CLAIM, WE SAY BILL. YOUR PROVIDER SENT EVERYTHING DIRECTLY TO IMPACT WHICH IS GREAT, AND THERE IS NOTHING ELSE NEEDED ON YOUR END.

PROSPECT QUESTION: I WONDERED HOW MUCH THIS INSURANCE COST AND IF I HAD TO BE A MEMBER OF A CHURCH TO JOIN?

RESPONSE: I AM HAPPY TO ANSWER THOSE QUESTIONS FOR YOU TODAY. IMPACT IS NOT INSURANCE BUT RATHER A HEALTHCARE SHARING ORGANIZATION WHERE MEMBERS SHARE ONE ANOTHERS MEDICAL BILLS. THERE IS NO REQUIREMENT TO BE A MEMBER OF ANY CERTAIN CHURCH OR RELIGION BUT WE DO ASK THAT YOU AGREE TO OUR STATEMENT OF BELIEFS AND ETHICS WHICH I CAN EMAIL TO YOU.