

What To Do When You Need to Use Your Zion HealthShare Membership

We all know that life happens! You might go for quite awhile without needing any medical care, and then – seemingly out of the blue – you can be hit with a serious injury or illness. That’s when Zion HealthShare is here for you!

With Zion HealthShare, you are part of a community of members who come together to share in each other’s medical expenses. When you need your medical expenses shared, our team works hard to evaluate your expenses and share your costs. In this article we’ll summarize the steps you should take to get the ball rolling.

Step 1: Review the Member Guidelines

It’s important to know what is and isn’t shareable before you take the time to complete a medical need request. The guidelines are located [on our website](#).

Step 2: Contact Zion HealthShare

Reach out if you need assistance, including confirming that



you are getting the best price for medical procedures (e.g., surgeries), requesting pre-payments, or asking general questions about your medical need request. Our Medical Advocacy team is available between 9:00 am and 5:00 pm MST. You can reach us by calling 888-399-0017 or emailing advocacy@zionhealth.org.

Step 3: Complete the Online Form

Medical need requests can be [submitted online](#). You should complete this form as soon as possible once you are aware you need medical care, and preferably before you receive treatment. This way, we can confirm that your medical costs are shareable with the community. In an emergency, this step can wait until later! Please provide as much information as possible as you complete this form.

Step 4: Receive Medical Treatment

As you interact with your healthcare provider, present yourself as an uninsured patient and request an itemized bill with self-pay discounts. Zion HealthShare requires itemized bills to confirm sharing eligibility for the service. Bills can be uploaded online as part of the medical need request form or sent as an email attachment to needs@zionhealth.org.

Step 5: Pay Your IUA

Zion HealthShare cannot share in medical expenses until your IUA (initial unshareable amount) has been met. You can pay this initial amount directly to your provider. After a need has been deemed shareable, you can also pay the IUA to Zion HealthShare by calling our Member Care team (888-920-9466).

Step 6: Submit a HIPAA Release Form

After you submit your medical need request, Zion HealthShare may request a copy of your medical records from your provider. In this case, we will send you a HIPAA Release Form. Please be prepared to return that form as soon as possible.

Step 7: Get Better!

Whatever life has thrown at you, we wish you and your family a speedy recovery. Follow up visits and continued care are shareable as part of your medical need request, so make sure you continue to submit your itemized statements as you receive care.

For a more comprehensive step-by-step guide, see our [Medical Need Request Processing Guide](#).