

ZION HEALTH

CONTACT US AT (888) 920-9466 | ZIONHEALTH.ORG | MEMBER@ZIONHEALTH.ORG

PREVENTIVE MEDICAL SHARING



OVERVIEW

Zion Health shares in expenses related to unexpected medical events and encourages healthy living as a proactive measure for good health. Certain memberships include specific preventive services. While some preventive services are shareable upon membership activation, others have a six-month waiting period before they are shareable. The following preventive services are fully shareable with the Zion Health community.

Annual provider visits are shareable right away with the Zion Health community. Sharing will be limited to \$250 for the visit cost. Pap smears will be considered fully shareable when billed along with the annual provider visit. Any additional services provided at the time of service will be considered member responsibility; services may include but are not limited to x-rays, lab work, blood work, etc.

Your IUA is not required for these services.

	ZION HEALTH DIRECT	CONNECTED ADD-ON
Annual Provider Visit	Available immediately	Available immediately
Colonoscopy	Six-month wait	Six-month wait
Mammogram	Six-month wait	Six-month wait
Youth Immunizations	Six-month wait	Six-month wait



HOW TO ACCESS CARE

Present your Zion Health Membership ID Card to your provider at the time of service. The ID card contains all the billing information that your provider will need to apply PHCS Network discounts and/or send billing data to Zion Health for processing.

Zion Health can pay providers at the time of service, if the provider is willing. In order to control costs and limit overcharges, providers must submit bills directly to Zion Health for processing. Zion Health will not reimburse members for payments made directly to providers for preventive services. On occasion, providers may be reluctant or not understand how to bill Zion Health. In such cases, call the Zion Health Member Care Team, and they will assist you and your provider to process a payment by phone.

PREVENTIVE CARE SERVICES

ANNUAL PROVIDER VISIT

Zion Health offers one fully shareable, annual provider visit. The annual provider visit may be used for a sick visit, specialist visit, or preventive visit.

COLONOSCOPY

Screening colonoscopies are shareable every 10 years beginning at the age of 45. A screening colonoscopy and the related anesthesia are shared at 100%. Diagnostic testing, including biopsies and pathology performed as part of the screen, are also shared. Any separate appointment or visit fees are not considered shareable as part of the colonoscopy service.

MAMMOGRAM

A preventive mammogram exam, appointment, and evaluation of imaging are shared at 100 percent. The maximum shareable amount for a preventive mammogram and related services is \$600.

Preventive Mammogram: Shareable upon provider recommendation and medical code sent to Zion Health. A 2D or 3D imaging service and one follow-up visit are shareable.

Diagnostic Mammogram: Not shareable as a preventive service. May be eligible for sharing if related to a medical need once you have met your IUA.

YOUTH IMMUNIZATIONS

All shareable immunizations for children up to the age of sixteen are based upon the guidelines set forth by the CDC ([cdc.gov](https://www.cdc.gov)). The appointment or visit fees are not shareable as part of the preventive immunizations.

ALTERNATIVE TESTING

Alternative testing, such as at-home colon cancer tests and thermography, may be shareable if pre-approved by Zion Health. Please contact Zion Health with any questions about alternative testing. A written request can be sent to member@zionhealth.org.



DISCOUNTED RATES USING THE PHCS NETWORK

When services are not eligible for preventive sharing, you may take advantage of discounted rates through the PHCS Network. Additionally, some services not eligible for preventive sharing may be shared if they relate to a qualifying medical need.

Discounted rates may be available for:

- Preventive or routine lab work
- Imaging or diagnostic procedures*
- Some elective procedures
- Additional testing*
- Sick visits*
- Urgent Care visit*

*May be shared in relation to a qualifying need if the IUA is met.