

ZION HEALTHSHARE

PREVENTIVE MEDICAL SHARING



OVERVIEW

Although Zion HealthShare generally shares in expenses related to acute, unexpected medical events, we encourage our members to take proactive measures for good health. Our Preventive Sharing program shares in certain preventive services to help you and your family stay healthy. Preventive Sharing is available to Direct Members and Essential Members who choose the Preventive add-on feature. **Preventive services do not require you to meet your IUA.**

SERVICE	WAITING PERIOD	SHARING CAP
Annual Provider Visit	None	\$250
Colonoscopies	Six months	\$5000
Mammograms	Six months	\$600
Youth Immunizations (0-18)	Six months	See below
Well Child Visits	None to six months	See below

HOW TO ACCESS CARE

There are no network limitations for preventive services, so you can go to any provider of your choice. At the time of service, ask your provider for any self-pay discounts and an itemized bill. You are also encouraged to contact our [Medical Advocacy Team](#) if you need help locating the best provider to meet your needs, or to arrange for payment for your service ahead of time. Call (888) 399-0017 or email advocacy@zionhealthshare.org.

PREVENTIVE CARE SERVICES

ANNUAL PROVIDER VISIT

Zion HealthShare offers one annual provider visit per member. The visit may be used for a sick visit, preventive visit, or specialist visit. Members may also use their annual visit for services provided by a dentist, optometrist, or mental health provider. The annual visit resets 12 months from the visit, not at the membership anniversary. Emergency room or urgent care visits do not qualify.

Sharing is limited to \$250. Pap smears will be considered shareable when billed alongside the annual provider visit. Any additional services provided at the time of service will be considered the member's responsibility, including x-rays and other services.

COLONOSCOPIES

Screening colonoscopies are available every 10 years beginning at age 45. In addition to a screening colonoscopy and the related anesthesia, 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.

The \$5000 sharing cap applies to the total cost of the visit and all shareable services. We encourage members to have this service performed at an outpatient center and not in the hospital, as the centers usually charge less for their services.

MAMMOGRAMS

A yearly preventive mammogram is shareable beginning at the age of 40. A 2D or 3D imaging service and the follow-up appointment are shareable, including the mammogram, exam, appointment, and evaluation of imaging. For members at high risk for breast cancer, mammograms may be shareable prior to age 40 if referred by a licensed medical provider. The maximum shareable amount for the preventive mammogram and related services is \$600.

Diagnostic mammograms are not shareable as a preventive service. They may be eligible for sharing as part of a related eligible need.

YOUTH IMMUNIZATIONS

All shareable immunizations for children up to the age of 18 are based on the [online guidelines](#) set forth by the Centers for Disease Control and Prevention (CDC). The appointment or visit fees are not shareable as part of the preventive immunizations, except for the well child visits or annual wellness visits.

Immunizations must be administered within six months of the CDC recommended age to be considered shareable. For immunizations that do not qualify for sharing, we encourage you to contact your local health department as a low-cost option.

WELL CHILD VISITS

Well child visits and their associated immunizations are shareable. Following the Centers for Disease Control and Prevention guidelines and recommendations from the American Academy of Pediatrics, Zion HealthShare will share in up to six (6) well child visits before the age of 12 months, three (3) between 12 months and 24 months, and two (2) between 24 months and 36 months. Yearly visits after can be shared as the annual provider visit.

For children born through a shareable maternity need, members have the option to change their family enrollment to our Direct membership or add Preventive sharing add-on to the Essential Membership within 30 days of the birth of the child to be eligible for well child visit sharing. Corresponding contribution changes will be applied, and there is no waiting period for sharing.

For children not born through a shareable maternity need, the membership must be active for at least six months to qualify for sharing and to be eligible for the optional membership change. Refer to the online [Maternity Guide](#) for additional information.