



ACCREDITATION ANSWERS-BUT YOU NEED TO KNOW THIS

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Mon, Jun 17, 2024 at 3:14 PM

Score: 100%

100/100 points

Partner Accreditation 2024

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Did you read the Impact Member Guidelines?

Yes

No

11/11 points

Which of the following is (are) a Key Principle(s) to healthcare sharing?

Members share voluntarily, they are not contractually obligated to share.

Members are notified of how the funds they share are utilized.

There is no guarantee or promise to pay a member's medical bills.

All of the above.

Healthcare sharing is not health insurance.

8/8 points

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What is the Primary Responsibility Amount?



The Primary Responsibility Amount is the amount members must share monthly in order to maintain membership.



The Primary Responsibility Amount is the amount each individual within a household must pay toward their own Eligible Medical Bills before their Eligible Medical Bills can be published and shared by other Impact members.



The Primary Responsibility Amount is the amount Impact members will pay for each medical bill.



The Primary Responsibility Amount is the amount a household must pay toward their own Eligible Medical Bills before their Eligible Medical Bills can be published and shared by other Impact members.

3/3 points

True or False: Members of Impact must go to doctors within Impact's specific provider network.



TRUE



FALSE

3/3 points

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Which of the following is true regarding Healthcare Sharing?



Healthcare Sharing is a contract between a policy-holder and an insurance company.



Healthcare Sharing is a contract between a policy-holder and a non-profit company that guarantees to pay your highest medical bills.



With Healthcare Sharing, you enter a contract with a group where you pay monthly in exchange for their promise to pay only your expensive medical bills.



Healthcare Sharing is a purely voluntary arrangement and is not insurance.

3/3 points

At what point is a member able to change their Primary Responsibility Amount?

- A member can change their PRA at any time. There will be a fee of \$75 to make the change.
- A Member can change their PRA amount on the anniversary of their Membership Date.
- Once a member selects a PRA, it cannot be changed.
- None of the above.

3/3 points

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Which of the following is true as it pertains to maternity?

- Abortifacients are not a shareable expense.
- The mother must be a member for at least 12 months before a maternity event will be eligible for sharing.
- Maternity is eligible for sharing up to \$150,000 for any single pregnancy event, to include antepartum care, the cost of delivery, and complications to the mother and/or child(ren) and postpartum care.
- All of the above

3/3 points

Healthcare Sharing Organizations are required to "publish" sharing activities to members in order to comply with various state regulations. What are some of the activities that Impact Members will be notified of?

- Members will be notified when a portion of their account balance is being matched and allocated for payment.
- Members will be notified when an amount is to be transferred from their account.



Members will be notified when funds have been transferred to their account.



All of the above.

3/3 points

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According to the Impact Membership Guidelines, what is the definition of "Pre-Existing?"



Diagnosis of a condition that a member has at any point before their initial effective date with Impact.



Every condition that a member has before their initial effective date with Impact for which they sought guidance from any medical professional.



Pre-existing conditions are conditions in which known signs, symptoms, testing, diagnosis, treatment, or use of medication occurred within 36 months prior to membership

3/3 points

Have you checked out the Pre-existing conditions tool? It allows you to see what is considered a pre-existing condition for yourself or your prospect. It's at <https://www.impacthealthsharing.com/prex>.



Yes



No

3/3 points

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Of the following, which statement is true regarding prescription medications.



Name-brand drugs are not eligible for sharing.



Prescription drugs are not eligible for sharing.



The sharable amount for prescription drugs is limited to \$1200 per *member* per membership year after the PRA has been met.



None of the above.



The sharable amount for prescription drugs is limited to \$1200 per *household* per year after the PRA has been met.

3/3 points

What is the definition of an Eligible Medical Bill?



Any incurred medical bill where the patient asks the membership for financial assistance.



Any incurred medical bill that meets the criteria for sharing as established in the Impact Guidelines.



Any medical bill incurred prior to membership.



None of the above.

3/3 points

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According to the Impact Statement of Beliefs & Ethics, which of the following statements is not true?



We believe we have a moral and ethical obligation taught by Christ to assist others in need.



We believe that it is our ethical duty to one another to maintain a healthy lifestyle and avoid foods, behaviors, habits, or any choices and activities that result in sickness or disease in ourselves or others.



We believe that our rights and liberties originate from God and are bestowed by God.



We believe we should only share with others who have the same religious affiliation.

3/3 points

A Member can appeal bill-sharing decisions for which of the following reasons?

- If he or she believes the medical records were misread.
- If he or she believes the Guidelines were misapplied.
- If he or she believes one or more of the Member's providers incorrectly recorded the medical history.
- All of the above.

3/3 points

Is Impact available in all 50 states?

- Yes
- No

3/3 points

How many visits for outpatient Chiropractic, Cardiac Rehab., Physical/Occupational/Speech/
Respiratory Therapy visits are eligible for sharing during each year of membership?

- 40 visits for each type.
- 40 combined visits.
- 50 visits for each type.
- 50 combined visits.

3/3 points

Which of the following is true regarding annual sharing limits?

There is a \$1,000,000 annual sharing limit per member.

There is a \$500,000 annual sharing limit per member.

There are no annual sharing limits.

3/3 points

Will there ever be a price increase to my Impact Membership?

No, when you become a member of Impact, your price will be locked in for life.

Yes, there may be a small increase in price every year based on your age.

Yes, there will be a large increase every 5 years based on your age.

None of the above.

3/3 points

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Is there a membership option for Impact Members who are 65 years and older?

Unfortunately, there is no membership option for those who are 65 years and older.

Yes, those who are 65 years and older with Medicare Parts A and B* can be on an individual membership with a Primary Responsibility Amount of \$1,000.

*Those on Medicare should go to Medicare.gov to learn more about Medicare Parts A and B.

Yes, those who are 65 years and older can be part of a family membership with any Primary Responsibility Amount.

None of the above.

2/2 points

What is the sharing limit for members within the first 60 days of membership (excluding pre-existing conditions)?

\$10,000.

\$25,000.

\$50,000.

There is no limit.

2/2 points

A "Co-Share" is the amount the member continues to pay even after the Primary Responsibility Amount is met. What are the co-share amount and co-share limit?

20%; \$5,000 per individual.

20%; \$5,000 per household.

10%; \$5,000 per individual.

10%; \$5,000 per household.

None of the above.

3/3 points

The monthly share amount is calculated based on which of the following?

- The age of **each member** in the household, the number of people applying (1, 2, or 3 or more), and choice of Primary Responsibility Amount.
- The number of people applying (1, 2, or 3 or more), choice of Co-Share Amount and Primary Responsibility Amount.
- The age of the **oldest member** in the household, the number of people applying (1, 2, or 3 or more), and choice of Primary Responsibility Amount.
- None of the above.

3/3 points

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Does Impact have a group billing option for employers?

- Yes
- No

3/3 points

Are tobacco users eligible for membership?

- Yes, with a \$50 monthly fee per tobacco user and no sharing limitations.
- Yes, with a \$50 monthly fee per tobacco user including sharing limitations after age 50.
- Yes, with no additional fee.
- No.

3/3 points

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Are there any additional fees required for people above a certain BMI?

Yes, \$125

Yes, \$99

No.

3/3 points

Are Wellness Visits/Screening Tests eligible for sharing?

Yes, without limitations.

Yes, with limitations.

No.

3/3 points

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Choose the correct statement regarding high blood pressure/cholesterol as pre-existing conditions:

Impact does not consider high blood pressure or high cholesterol pre-existing conditions.

High blood pressure and/or high cholesterol that is well controlled through medication will not be considered a Pre-Existing Medical Condition for purposes of determining eligibility for future vascular or cardiac events.

Impact's members will share into your high blood pressure and high cholesterol related bills, even if you are on medication within 36 months of joining membership.

There are not exceptions for individuals with pre-existing high blood pressure and high cholesterol.

2/2 points

How long can adult unmarried children stay on a family membership?

Up to age 18

Up to age 21

Up to age 26

None of the above

3/3 points

Members are always responsible for paying their PRA and co-share before other members share their eligible medical bills. This is true except in what one instance?

Colonoscopy

Maternity

One annual/well office visit and \$150 lab allowance

Physical Therapy

3/3 points

True or False: Diagnosis and treatment must be performed in the U.S. to be eligible for sharing, except in emergencies.

True



False

3/3 points



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