

What Is An IUA?

- Every member has an initial unshareable amount, or IUA, that they choose when they join. This amount is how much you, as a member, are responsible for paying per sharing request when you incur medical expenses.
- After your IUA is paid, the Zion HealthShare community shares your eligible expenses. There are no annual or lifetime sharing maximums; however, certain medical needs are subject to sharing limitations. Please review the Member Guidelines for more information.
- All eligible medical expenses related to the same condition are counted toward the IUA. You do not have to pay anything toward that sharing request again—that means no copayments for follow-up visits, no IUA resets at the beginning of the year, and no additional IUA for complications that arise out of your initial sharing request.
- Some treatments may continue for years, while others may be resolved quickly. Sharing requests are closed after 12 months without treatment.



LET'S SEE HOW AN IUA CAN SAVE YOU MONEY!

The IUA saves members money over conventional insurance when unexpected medical events occur. Let's look at the example of a broken ankle with Zion HealthShare and an insurance plan.



Zion HealthShare member with \$1,000 IUA

ER Visit with X-Ray

Surgery

Follow Up Visits

Physical Therapy

\$1,000

Cost per Service

True Cost of Service

\$2,500

\$20,000

\$400

\$1,500

\$24,400

Conventional insurance with \$5,000 deductible

ER Visit with X-Ray

Surgery

Follow Up Visits

Physical Therapy

\$8,854



IUA Features

- 1 You choose your IUA amount \$1,000, \$2,500, or \$5,000.
- 2 Pay a single IUA for all eligible expenses related to a sharing request.
- 3 Each household is responsible for a maximum of 3 IUAs in any 12-month rolling period.

Frequently Asked Questions

WHY DOES ZION HEALTHSHARE HAVE AN IUA?

The IUA gives each member a personal responsibility for their health without overburdening them for their healthcare expenses. The IUA also helps us keep member contributions low for everyone.

WHAT IF I HAVE A MEDICAL EXPENSE THAT DOES NOT MEET MY IUA THRESHOLD?

Smaller expenses below the IUA are a member's responsibility. Please contact Medical Advocacy for assistance in locating fair-cost providers.

WHAT HAPPENS IF I HAVE A LOT OF SHARING REQUESTS IN ONE YEAR?

We don't want any member to bear more of a burden than they can manage. That's why each household will pay a maximum of three IUAs in any 12-month rolling period. After the third IUA is paid, new sharing requests over \$500 will not be subject to the IUA until 12 months have passed since the first sharing request was opened.

Zion HealthShare is not an insurance company. Neither this publication nor membership in Zion HealthShare are offered by an insurance company. Visit zionhealthshare.org to view your state-specific notice.