



Company  
Date

Better Together



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# The Market Landscape

With over **70%** of the U.S population as Christian and **30.1M** U.S. population under 65 without health insurance<sup>1</sup>, Health Care Sharing Ministries **only** account for over **1.2M** members nationwide!

*Why is Health Care Sharing Ministries growing so fast?*

Affordability - Religious Beliefs

<sup>1</sup>National health insurance interview survey 2018

<sup>2</sup>Pew Research Center 2019

<sup>3</sup>US Census 2017



# What is a Health Care Sharing Ministry?

Organizations that facilitate sharing of healthcare costs among individual members who have **common ethical or religious beliefs**.

Organizations must be a **501(c)(3) Not for Profit**

Members of healthcare sharing ministries are **exempt** from the individual mandate requirement of the U.S. Patient Protection and Affordable Care Act. The individual shared responsibility provision was repealed in December 2017, effective in 2019.

This means members of healthcare sharing ministries **are not required** to have insurance as outlined in the individual mandate.



# What do they not do?



- Healthshares do not purchase reinsurance policies on behalf of its members.
- Healthshares are not governed by the Department of Insurance.
- Healthshares do not accept risk or make guarantees.
- Healthshares do not guarantee payment of bill submissions.

# Introducing OneShare Health LLC

**OneShare Health** is a medical cost sharing ministry providing a unique, affordable, ACA-exempt path to health care. OneShare Health is not insurance.

With origins in the Anabaptist faith and a chaplain on staff, we are a Health Care Sharing Ministry that welcomes and unites those who agree with our core biblical principles and Statement of Beliefs relating to life, health and caring for others. Industry-leading Membership Programs and an unparalleled member experience, OneShare Health continues to grow our nationwide family. Our members, clients and partners are being introduced to simple, more rewarding answers to health care.

Our core value is the biblical imperative of giving to and serving others. OneShare Health is passionate about finding creative and inspiring ways to fulfill our ministry to members, staff and other charitable organizations.



**“May 27, 2016,  
..the Centers for Medicare & Medicaid Services (CMS) has determined that Anabaptist Healthshare (Mennonite Aid Plan) has submitted sufficient information to substantiate its compliance with the standard specified .....and will be considered a health care sharing ministry ..”**

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information and Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



July 14, 2015

RE: Anabaptist Healthshare (Mennonite Aid Plan) <sup>¶</sup> Review of Materials Submitted

Dear Mr. Hochstetler,

This letter conveys the results of our review of the materials submitted in connection with your request for consideration as a health care sharing ministry for the purposes of subpart G of 45 CFR part 155, which governs the granting of certificates of exemption from the shared responsibility payment under section 5000A of the Internal Revenue Code (the Code) by an Affordable Insurance Exchange (also known as a Health Insurance Marketplace).

Section 5000A of the Code, as added by the Patient Protection and Affordable Care Act (Affordable Care Act), establishes an exemption from the shared responsibility payment for members of a health care sharing ministry. Section 1311(d)(4)(H) of the Affordable Care Act specifies that one of the minimum functions of an Exchange is to grant certificates of exemption from the shared responsibility payment under section 5000A of the Code in certain categories. Section 1411(a)(4) of the Affordable Care Act specifies that the Secretary of Health and Human Services (Secretary) shall establish a program for determining whether to grant a certification of exemption from the shared responsibility payment for certain categories of exemptions listed in section 5000A of the Code, including the exemption for members of a health care sharing ministry. The Secretary established this program in part through the process described in 45 CFR 155.615(c)(2)<sup>1</sup>, which provides that to be considered a health care sharing ministry for the purposes of certificates of exemption provided by an Exchange, an organization must submit information to HHS that substantiates the organization's compliance with the standards specified in section 5000A(d)(2)(B)(ii) of the Code.

Section 5000A(d)(2)(B)(ii)(I) – (V) specifies that, “the term ‘health care sharing ministry’ means an organization—

- (I) which is described in section 501(c)(3) and is exempt from taxation under section 501(a),
- (II) where members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance to these beliefs without regard to the state in which a member resides or is employed,
- (III) members of which retain membership even after they develop a medical condition,

*Kevin Coughlin*  
Chief Executive Officer, Health Insurance Marketplace  
Director, Center for Consumer Information & Insurance Oversight

which) has been in existence at all times since December 31, 1999, and audit which is performed by an independent certified public accountant with generally accepted accounting principles and upon request.”

aterials you submitted dated May 27, 2015, the Centers for has determined that Anabaptist Healthshare (Mennonite Healthshare (Mennonite Aid Plan)’s compliance with the standards of the Code and will be considered a health care sharing of 45 CFR part 155.

ist Healthshare (Mennonite Aid Plan)’s compliance with ing considered a health care sharing ministry for the 55. As such, this determination does not supersede other n the conduct of Anabaptist Healthshare (Mennonite Aid does not reflect any decision by the Internal Revenue Mennonite Aid Plan)’s status as a health care sharing Revenue Code. Anabaptist Healthshare (Mennonite is or the general public that this determination provides e rights which flow from an organization being y for the purposes of subpart G of 45 CFR part 155, lligibility under 45 CFR 155.605(d) to obtain from a ate of exemption from the individual shared 00A of the Internal Revenue Code.

atus or operation affects any of the information you have questing consideration as a health care sharing ministry must notify CMS within 30 days of such change. If your rds specified in section 5000A(d)(2)(B)(ii) of the Code, g the status of Anabaptist Healthshare (Mennonite Aid or the purposes of subpart G of 45 CFR part 155.

please contact Ben Walker at  
you for your cooperation.



# Our Mission

To inspire healthier, joyful communities on the path of life, using scriptural principles to connect people of similar faiths in a quality Health Care Sharing Ministry.

*“You make known to me the path of life;  
you will fill me with joy in your presence,  
with eternal pleasures at your right hand.” Psalm 16:11 (NIV)*



# OneShare Health

Medical cost sharing ministry by the numbers

**501(c)(3)**  
Division of  
Anabaptist

**Launched**  
September  
2018

**134**  
Employees

**30,000+**  
members  
growing

**\$800,000+**  
Charitable  
Giving

**\$2.8 M+**  
shared  
bill  
submissions

**47**  
Average  
Age



# Our Statement of Beliefs

With our origins in the Anabaptist faith



**We believe** in the sanctity and dignity of every human life, and that God created every life for a special meaning and purpose.

*Psalm 139:13-14*

**We believe** that every individual has the constitutional and religious right to worship God in freedom. *2 Corinthians 3:17*

**We believe** and agree in the biblical and ethical principle of sharing with those who are less fortunate and who experience medical needs.  
*Galatians 6:2*

**We believe** and agree that it is our responsibility to God and our fellow members to engage in healthy living, and to avoid habits and behaviors which are harmful to the body. *1 Corinthians 6:19-20*

**We believe** in the power of prayer to save lives, to heal lives, and to unite our members in common purpose and community, and we believe that prayer should be a fundamental practice of daily life.

*1 John 5:14; Philippians 4:6-7*

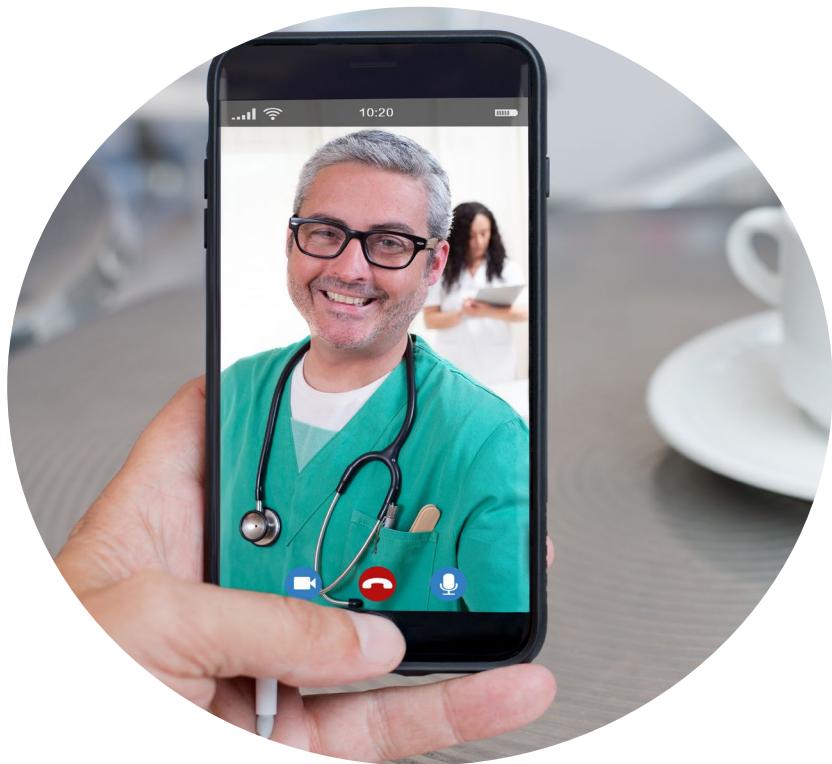
# OneShare Membership Programs

Offer three distinct contribution levels to meet your needs.

Membership sharing services vary  
see [www.onesharehealth.com](http://www.onesharehealth.com)  
for full details

Sharing Services	Catastrophic	Classic	Complete
Telemedicine	✓	✓	✓
X-rays, Labs	✓	✓	✓
Emergency Room	✓	✓	✓
Hospitalization	✓	✓	✓
\$1,000,000 Lifetime Maximum	✓	✓	✓
Primary Care	-	✓	✓
Urgent Care	-	✓	✓
Preventive Services	-	✓	✓
Maternity	-	✓	✓
End of Life Sharing	-	✓	✓
No Maximum per Incident	-	-	✓





**Telemedicine**  
**\$0 Consult Fee**  
**Available 24/7**



**Prescriptions**



**Vision**



**Diabetic Care**

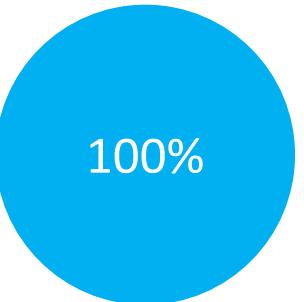
## Membership Discount Program Savings



**Dental**



**Hearing**



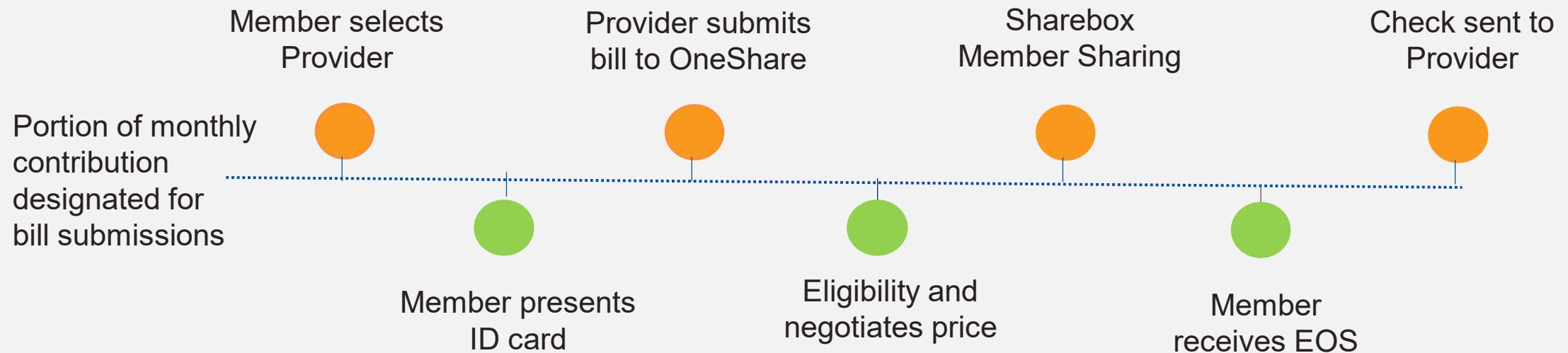
**Preventive**

THE DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance and does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. The programs are not Qualified Health Plans under the Affordable Care Act. This is not a Medicare prescription drug plan.



# How Sharing Works

## Example of an approved sharing expense



OneShare Health acts as the facilitator, bringing together first class processes and providers for the sake of our members. We strive to provide a superior member experience. A portion of the monthly contribution is designated to the sharing account.





Pat & Emmitt Smith  
CHARITIES



Make-A-Wish.  
**TRAILBLAZE  
CHALLENGE.®**  
COLORADO



NIGHT to Shine  
SPONSORED BY THE **TIM TEBOW**  
FOUNDATION™

World Vision®



Called To  
**L O V E**  
Matthew 22:37-39 - Ephesians 4:32 - 1 Corinthians 13:13

Leading by Excellence



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# Communications

## Marketing Portal - Nov. 2019

- Co-branding
- Sales Collateral
- Spanish & English
- Swag

## Member Communications

## Social Media

## Website Redesign

- Nov. 2019

## OneShare Mobile App

Build Loyalty, Grow  
Satisfaction  
Jan 2020

The collage includes:

- SmartSell 365:** A brochure featuring a smiling family and the text "SmartSell 365".
- SmartHealth 365:** A brochure with the tagline "Life, Wellness & everything in between!" and "Telemedicine: Save Money & Feel Better 24/7".
- TESTIMONIAL:** A quote from David, OneShare Health Producer-Illinois: "I love selling OneShare Health's Programs. I feel good helping my customers select from a robust range of affordable Programs that exceed their expectations. It was a very quick process to become a Producer and the compensation rate and weekly pay structure provide me with great piece of mind, knowing that my payments are consistent and on time!"
- Sales Contest:** A graphic featuring a beach scene with lounge chairs and the text "Sales Contest".



# OneShare Member Value

- ✓ **Affordable Health Care Sharing options for your family**
- ✓ **Next Day, Effective Date, (1<sup>st</sup> – 28<sup>th</sup> of the month)**
- ✓ **Contributions as low as\* \$125 Individual, \$210 Individual + One, \$310 Family**
- ✓ **Access to Nationwide PPO Provider Network, PHCS with over 1M providers**
- ✓ **Concierge Member Services**
- ✓ If transferring from another Healthshare
  - Application fee is waived
  - Time accrued ISA is honored



\*Monthly Contributions vary according to the OneShare Health programs selected by member. See OneShare Health marketing materials for full details.



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# Thank you!

We look forward to opportunity of working together to make a difference for others.

ONESHARE HEALTH, LLC (ONESHARE) IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL EXPENSES AMONG MEMBERS. As with all HCSMs under 26 USC § 5000A(d)(2)(B)(ii), OneShare's members are exempt from the ACA individual mandate. OneShare does not assume any legal risk or obligation for payment of member medical expenses. Neither OneShare nor its members guarantee or promise that medical bills will be paid or shared by the membership. Available nationwide, but please check [www.onesharehealth.com/legal-notices](http://www.onesharehealth.com/legal-notices) for the most up to date state availability listing.



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