



Company
Date

Better Together



The Market Landscape

With over **70%** of the U.S population as Christian and **30.1M** U.S. population under 65 without health insurance¹, Health Care Sharing Ministries **only** account for over **1.2M** members nationwide!

Why is Health Care Sharing Ministries growing so fast?

Affordability - Religious Beliefs

¹National health insurance interview survey 2018

²Pew Research Center 2019

³US 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 The individual shared responsibility provision was repealed in December 2017, effective in 2019.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
specifiedand 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) – 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), 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,

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

The materials you submitted dated May 27, 2015, 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 standards of the Code and will be considered a health care sharing ministry for the purposes of subpart G of 45 CFR part 155.

Anabaptist Healthshare (Mennonite Aid Plan)'s compliance with the standards for being considered a health care sharing ministry for the purposes of subpart G of 45 CFR part 155. As such, this determination does not supersede other information in the conduct of Anabaptist Healthshare (Mennonite Aid Plan) does not reflect any decision by the Internal Revenue Service regarding Anabaptist Healthshare (Mennonite Aid Plan)'s status as a health care sharing ministry for the purposes of subpart G of 45 CFR part 155, 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.

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

If you have any questions, please contact Ben Walker at (202) 690-1234. Thank you for your cooperation.

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

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.

Psalms 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.

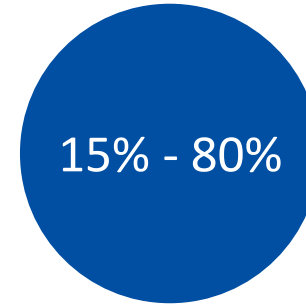
Membership sharing services vary see www.onesharehealth.com for full details

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	-	-	✓

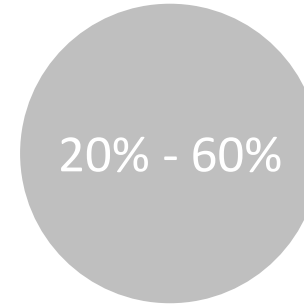




Telemedicine
\$0 Consult Fee
Available 24/7



Prescriptions

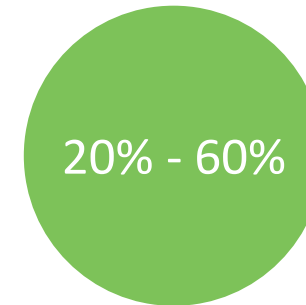


Vision

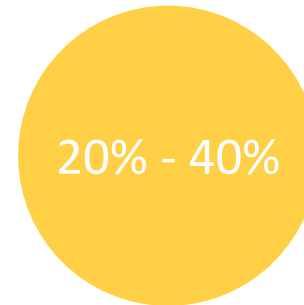


Diabetic Care

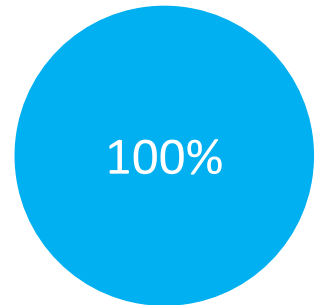
Membership Discount Program Savings



Dental



Hearing



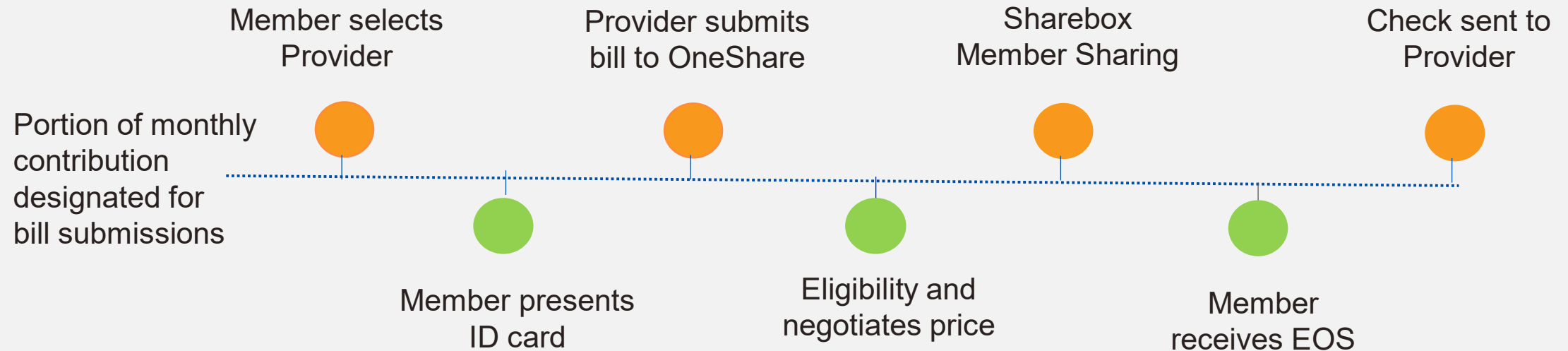
Preventive

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.





Make-A-Wish.
TRAILBLAZE
CHALLENGE®
COLORADO

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



Leading by Excellence



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



OneShare Member Value

- ✓ **Affordable** Health Care Sharing options for your family
- ✓ **Next Day, Effective Date**, (1st – 28th 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.





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-notice for the most up to date state availability listing.

