

Pre-Membership Medical Conditions



If you have a medical condition before joining Zion HealthShare, we are still happy to accept you into our community. Our strategy for sharing in pre-membership medical conditions allows us to keep contributions low for everyone while supporting the health of every member.

What is a pre-membership medical condition?

Anything for which a person has been examined, diagnosed, taken medication, had symptoms, or received medical treatment within 24 months prior to the effective membership start date is considered a pre-membership medical condition. High blood pressure, high cholesterol, and diabetes (types 1 and 2) will not be considered pre-membership medical conditions as long as the member has not been hospitalized for the condition in the past 12 months and is able to control it through medication and/or diet.

How much will the Zion HealthShare community share in pre-membership conditions?

Pre-membership medical conditions have a phase-in period wherein sharing is limited, beginning with a one year waiting period. These conditions become eligible for sharing in greater amounts with each consecutive year of membership until the fourth year.

PRE-MEMBERSHIP MEDICAL CONDITION PHASE-IN PERIOD	
YEAR ONE	Waiting period for all pre-membership medical conditions.
YEAR TWO	Up to \$25,000 of sharing for pre-membership medical conditions.
YEAR THREE	Up to \$50,000 of sharing for pre-membership medical conditions.
YEAR FOUR & BEYOND	Up to \$125,000 of sharing for pre-membership medical conditions.

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.