OneShare Health®

Producer Guide



Welcome to the team!

This guide provides you with everything you need to get started on your successful journey as a OneShare Health Producer.

SUCCESS STARTS HERE!

OneShareHealth.com
Producer Support: (855) 699-0487 | ProducerSupport@OneShareHealth.com

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All information included in this Producer Guide is subject to change and proprietary to OneShare Health.

We are an affordable, faith-based alternative to traditional insurance where your clients can save up to 50% monthly without sacrificing the quality services they need.

OneShare Health is a Christian ministry and **proud member of the Alliance of Health Care Sharing Ministries**. Unlike other HCSMs, our application does not ask Members about their specific religion or denomination. Our focus is on our shared Statement of Beliefs, to which all Members must attest.

A Health Care Sharing Ministry (HCSM) is a nonprofit religious organization that facilitates the sharing of medical expenses among its members in accordance with and as an expression of their commonly held religious beliefs. An HCSM is a 501(c)3 nonprofit and ACA-Exempt.

HCSMs offer individuals flexible healthcare options that closely align with their beliefs. They do not have an expiration date like Short-Term Medical and are often more comprehensive than Fixed Indemnity and MEC plans.

As an ACA-exempt path to health care, OneShare Health offers affordable and flexible medical sharing Programs. With industry-leading Membership Programs and unparalleled Member experience, OneShare Health continues to grow our health care sharing Family in many markets across the country.

HCSMs	Insurance
Communities of like-minded religious believers who share one another's medical expenses	Risk pools assembled by the government, employers, or insurance carriers
Bound together by a moral obligation	Bound together by a legal contract
Program developed by the Health Care Sharing Ministry	Plans designed by actuaries, not enrollees
Non-profit, tax-exempt, 501(c)3 organizations	Mostly for-profit corporations with fiduciary obligation to shareholders before enrollees
Money belongs to Members, and Ministry assists transfer for Shared Expenses	Insurance company receives enrollee money and keeps as profit after paying obligations

Statement of Beliefs

The Statement of Beliefs is a set of **commonly held religious beliefs** that unifies Members of a Health Care Sharing Ministry (HCSM).

With our origins in the Anabaptist faith:

WE BELIEVE

... in the authority of Scripture and the sanctity and dignity of every human life created by God with special meaning and purpose.
II Timothy 3:16; Psalm 139:13-14

... that every individual has the constitutional and religious right and duty to worship God in freedom.
II Corinthians 3:17; U.S. Const. amend. I

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

... and agree that it is our responsibility to God and our fellow Members to engage in accountable, healthy living, and to avoid habits and behaviors which are harmful to the body.
I Corinthians 6:19-20

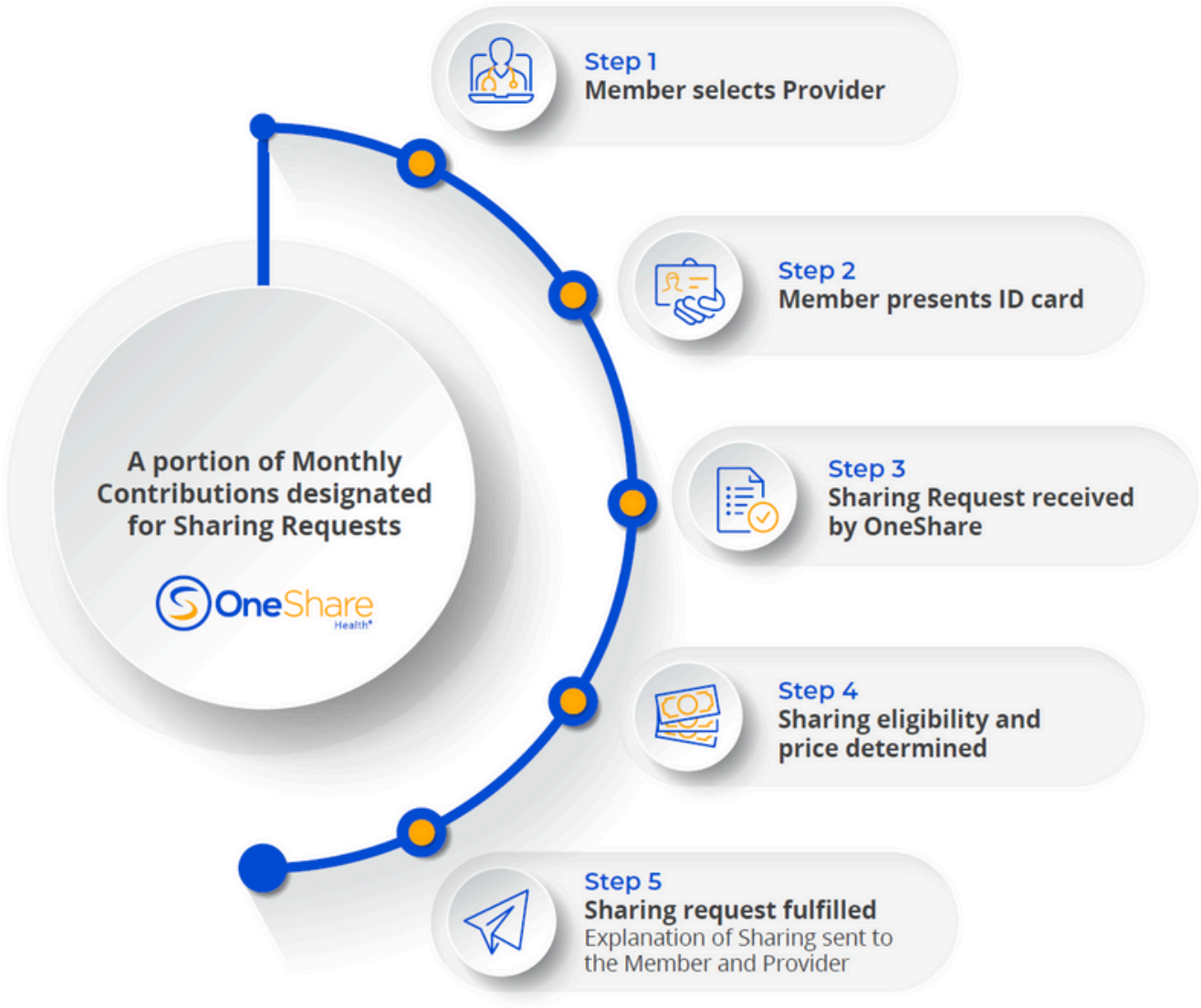
... in the power of prayer to save lives, to heal lives, and to unite our Members in common purpose and community, and we believe that prayer should be a fundamental practice of daily life.
I John 5:14; Philippians 4:6-7

Failure to agree with the five Statement of Beliefs will result in disqualification on the application.

How Sharing Works

OneShare Health serves as the facilitator, bringing together modern, first-class processes for the sake of our Members. We strive to provide a superior Member experience.

This illustration represents an Eligible Expense that is shared by the Members.



Why OneShare Health?

Member Features

- Up to **50% less** than traditional healthcare plans
- Ease of access - new enrollments accepted all year long
- **Next-day Active Dates** available 1-28th of the month
- Multiple comprehensive Programs to choose from, including a 12 month option
- Programs available for individuals, families, and small businesses
- Choose from over 982,000 **First Health Network** providers

Producer Features

- Enroll in over 40 states **365 days** a year
- Industry competitive commissions paid weekly
- **Level commission** for as long as the member is active
- Market Programs **nationwide** excluding MA, MD, MT, NM, PA, WA, WI & VT
- Programs can be easily **bundled with ancillary products** such as Accident, Critical Illness, Hospital Indemnity, Limited Med, Dental, Vision, and Life.



Glossary of Terms

One Share Health is not insurance, but a Health Care Sharing Ministry that facilitates the sharing of medical bills among its Memberships. It is important that you use approved OneShare Health terms when discussing our Programs with a prospect.

Below you will see how OneShare Health terms compare to traditional insurance terms! A full Glossary of Terms can be found in the Producer Resource Hub.

Approved Terms	Not Approved Terms
Individual Sharing Amount (ISA)	Deductible
Visit Fee	Copay
Monthly Contribution	Premium
Program Year	Calendar Year
Medical Bill	Claim
Eligible for Sharing	Covered
Program Features	Benefits
Sharing Program	Insurance Plan
Explanation of Sharing (EOS)	Explanation of Benefits (EOB)
Provider Network	PPO Network

Producer Portal

The Producer Portal is home base for all OneShare Health information and where you will provide quotes and enroll members. You should have received a Welcome Email with your credentials to log in and create a password.

You can also access the Producer Portal from the Producer Resource Hub on the OneShare Health website.

1 Provide a Quote & Enroll Members

Under Quote Manager, you can start a quote for a prospect by selecting Start Enrollment Now. You will need the prospect's email to begin. You can also email or text the prospect a link to enroll themselves after discussing the best Program to fit their needs.

2 Real-Time Dashboards & Commission Statements

Select Performance Dashboard and choose the report you wish to see using the tabs at the bottom.

- Enrollment Dashboard
- All Members
- Member Payment
- Commission Dashboard
- Commission Statements

3 Marketing Materials & Training Library

Select Producer Resources to view the OneShare FAQ Guide, changes to brochures, free marketing materials and the training library modules. These are designed to refresh your knowledge about our Programs and services.

Producer Support

The Producer Support team is specifically trained to answer both your questions, and your Members' questions!

Member Questions*

On behalf of your Members, Producer Support can help with:

- Update Contact Information
- Medical Bill Inquiry
- Member ID Card Fulfillment

**If you are calling on behalf of the Member, a HIPAA form must be on file.*

Producer Questions

Contact Producer Support if you have questions regarding:

- Program Questions
- Producer Portal Troubleshooting
  - Quotes & Enrollment
  - Commission Statements
  - Dashboard Reports



Phone: (855) 699-0487
Email: ProducerSupport@OneShareHealth.com
Hours: Monday – Friday 8 a.m. – 5 p.m. CST

Compliance Standards

- **OneShare is a Health Care Sharing Ministry:** Be sure to explain to your prospect or Member that OneShare Health is an alternative to traditional health insurance and is a Health Care Sharing Ministry. It is important to clarify that OneShare Health is NOT insurance.

- **OneShare Health Terminology:** Producers must strictly use OneShare Health-specific terminology and avoid using health insurance terms. Terminology like deductible, coverage, and benefits are not permitted. Please refer to the Glossary of Terms in the Producer Guide for approved terminology.

- **One-Linking:** All Producers must use their own enrollment link via their portal. This helps us identify who enrolled the Member.

- **App Takers**: Anyone providing guidance to a prospect or Member regarding the OneShare Health Program must complete the Producer training and contracting process. App Takers and Verifiers are only authorized to handle the initial and final steps of enrollment, such as information collection, voice verification (if used), and facilitating the e-signature process.

- **Call Recording:** If you record your sales calls, you must announce to the prospect that the call is being recorded.

- **Presentation Clarity:** Producers are expected to deliver a clear and concise presentation of OneShare Health's Programs. When discussing multiple programs, it's easy to overwhelm or confuse the prospect with too much information. Before proceeding with the enrollment, it's recommended to review ALL PROGRAM DETAILS with the Member to ensure they fully understand their options and are confident in their decision.

Compliance Standards

- **Member Email:** Please enter an actual email on the Members enrollment application. For example, do not use noemail@mail.com. Also, do not use a Producer email. This is a required field and is critical information needed to service our Members.

- **Statement of Beliefs and Disclosures:** Producers are required to read the Statement of Beliefs and Disclosures aloud to the prospect during the application process, before moving forward with the e-signature portion of the enrollment.

- **E-Signature:** The Member Agreement must be e-signed by the Member only---not by the Producer, App Taker, or Verifier. The Member's e-signature and application must be completed by midnight before the Member's Active Date. If not, the application will be canceled, and the Member will need to re-enroll.

- **Verification:** A Producer with compliance issues may be required to use OneShare's Voice Verification Process.

- **Producer Statement Request:** If a Member files a complaint against a Producer, a Producer statement request will be sent to the Producer to assist in resolving the issue. This is an exploratory process aimed at determining the appropriate course of action and involves collaboration to protect all parties. Responses to the Producer Statement Request are REQUIRED and must be submitted within 2 business days of receipt.

OneShare Health®

Thank you for being a valued Producer!



Give, and it will be given to you. A good measure, pressed down, shaken together, and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

***- Luke 6:38* (NIV)**

OneShare Health, LLC is not an insurance company but a religious health care sharing ministry. For our full disclosures, see www.oneshareheath.com/legal-notices.

BETTER TOGETHER

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