



Altruia
HealthShare

caring for one another

History of Health Care Sharing Ministries (HCSM)

- ▶ Bearing one another's burdens was the hallmark of our countries beginnings
- ▶ Far too often that is forgotten unless a major catastrophe happens
- ▶ If a medical problem arises, it is left to the government or insurance companies to take care of
- ▶ HCSM provide an opportunity where everyday Americans can go back to our beginnings where they share the belief of bearing the burdens of one another
- ▶ Although caring for others has been around since the beginning of our country, the modern day idea for health sharing was born in the early 1980's as a happy ending to a tragic story

History of Health Care Sharing Ministries (HCSM) (Continued)

- ▶ An uninsured family had accumulated major medical bills due to a tragic vehicle accident with now way to pay
- ▶ They sought the help of others in their church and community;
- ▶ And thus health sharing was reformed
- ▶ HCSM has grown and thrived over the past 30 years as an alternative to sky rocketing insurance costs
- ▶ Today over 350,000 Americans participate in HCSM and millions more will be coming once they are introduced to the benefits

Altrua/Crown History & Overview

- ▶ Altrua Ministries has been in existence since 2000
- ▶ Acquired and brought to Texas in 2005 by current CEO/Director Randall Sluder
- ▶ Over the past 10 years Mr. Sluder has fought and won to secure both Altrua's recognition as a Health Care Sharing Ministry and its exemption to the Affordable Health Care Act
- ▶ Altrua Ministries (dba Altrua HealthShare) is a 501(c)(3), operated by Crown HealthShare Administrators, Inc.
- ▶ Altrua IS NOT INSURANCE; but an alternative to insurance

What Separates Altrua from the other HCSM Groups?

- ▶ Operates under a *Statement of Standards*, not a *Statement of Faith*
- ▶ Altrua is not tied to one specific faith/religion, competitors are
- ▶ Altrua can be offered to members nationwide, many of our competitors can not
- ▶ Altrua offers its members and non-members a complete Health and Wellness program

Altrua Statement of Standards

- ▶ *Because of my biblical convictions, I choose to live a clean and wholesome life, and share the following standards and convictions with members of Altrua HealthShare.*
- ▶ *I believe in keeping my body clean with proper nutrition and consuming foods in moderation. I believe that the use of tobacco, illicit drugs, and excessive alcohol consumption is harmful to body and soul.*
- ▶ *Sexual relations outside the bond of marriage between a man and a woman are morally wrong.*
- ▶ *I believe that abortion is wrong, except in special circumstances such as rape or serious injury to the mother, and then, only after careful consideration by all concerned.*
- ▶ *I believe that I am obligated to provide and care for my family and that abuse of any kind, of a family member or anyone else is wrong.*

Difference Between HCSM and Insurance

- ▶ Members are considered by the medical profession to be self-pay patients
- ▶ Typically, shared costs are lower negotiated costs for services than are charged to health insurance companies
- ▶ Members do not participate in subsidizing or paying for certain lifestyle choices others make which continue to add to the rising costs of traditional health insurance
- ▶ Members are part of the PHCS Network but can choose their own physician and health care facility
- ▶ Low utilization members

Difference Between HCSM and Insurance (Cont.)

- ▶ Premiums are called “contributions” and are considered a voluntary payment
- ▶ Customers are known as “members” and are provided top rated members services
- ▶ Deductibles are known as the “Member Responsibility Amounts” (MRA)
- ▶ Members have a lifetime maximum sharing limit of \$1,000,000 per member
- ▶ Monthly contributions range from \$100 to \$600 based on age and family plans
- ▶ Members pay a \$100 application fee and a one time \$25 donation fee, which goes towards charitable programs within their community
- ▶ Members pay an annual \$100 membership fee that is based on calendar year

Who are the Altrua Target Members?

- ▶ Individuals that adhere to a healthier standard of living
- ▶ Individuals tired of the hassles and high prices of insurance
- ▶ Schools, churches, organizations (both public and private)
- ▶ Faith Based individuals and groups, as well as families of all ages of individuals or groups
- ▶ Public and Private companies, both large and small

The Altrua Members Programs

- ▶ Health share plan that rivals that of insurance plans at a much more reasonable cost
- ▶ In-house medical negotiation team
- ▶ Member service reps to help members with their questions
- ▶ On-line health and wellness programs developed by certified specialists.
- ▶ Program includes nutritional and fitness programming

The Altrua Members Programs (Cont.)

- ▶ Line of fitness merchandise developed by a team of experienced professionals
- ▶ A full line of supplement products offered to members
(coming summer 2016)
- ▶ Experienced professionals to assist with customer questions nutrition and fitness
- ▶ Weekly blogs to offer encouragement and motivational support to members

THE ALTRUA STANDARD PLAN

Membership Type	Gold Standard	Silver Standard	Bronze Standard
1 st MRA*	\$500 per person per calendar year	\$1,000 per person per calendar year	\$1,500 per person per calendar year
2 nd MRA* Affiliated Provider	25% of the next \$10,000	25% of the next \$10,000	25% of the next \$10,000
2 nd MRA* Non-Affiliated Provider	50% of the next \$10,000	50% of the next \$10,000	50% of the next \$10,000
Office Visits MRA* 6 visits per Calendar year	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	Not Available
Maternity	\$4,000 max. normal delivery: \$6,000 max medically necessary C-section	\$4,000 max. normal delivery: \$6,000 max medically necessary C-section	Not Available
Prescription	Generic Prescription Program	Generic Prescription Program	Generic Prescription Program
Annual Maximum Limit	Not Applicable	Not Applicable	\$50,000
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

*Member Responsibility Amount (Out of Pocket)

Affiliated Provider: PHCS network www.multiplan.com

**Non-Affiliated Providers office visit MRA is 50% of office visit

GOLD STANDARD

Age	Single	Member+1	Family
0-39	\$240.00	\$360.00	\$480.00
40-49	\$264.00	\$396.00	\$540.00
50-59	\$324.00	\$558.00	\$660.00
60-64	\$420.00	\$732.00	\$780.00
65+ Medicare	\$240.00	\$360.00	N/A

SILVER STANDARD

Age	Single	Member+1	Family
0-39	\$216.00	\$336.00	\$450.00
40-49	\$240.00	\$372.00	\$492.00
50-59	\$300.00	\$516.00	\$600.00
60-64	\$360.00	\$600.00	\$720.00
65+ Medicare	\$216.00	\$336.00	N/A

BRONZE STANDARD

Age	Single	Member+1	Family
0-39	\$120.00	\$240.00	\$330.00
40-49	\$180.00	\$270.00	\$360.00
50-59	\$240.00	\$420.00	\$450.00
60-64	\$300.00	\$540.00	\$600.00
65+ Medicare	\$120.00	\$240.00	N/A

If your family is larger than five, add \$50 more for each additional family member.

If husband and wife are both participating, "head-of-household" is based on the older spouse's age. If head of household is 65 or over, contribution is based on younger spouse's age. Office Visit MRA does not apply to 65+ Medicare plans.

THE ALTRUA ADVANTAGE PLAN

Membership Type	Gold Advantage	Silver Advantage	Bronze Advantage
1 st MRA*	\$3,000 per person per calendar year	\$3,500 per person per calendar year	\$4,000 per person per calendar year
2 nd MRA* Affiliated Provider	N/A	N/A	N/A
2 nd MRA* Non-Affiliated Provider	50% of allowed charges	50% of allowed charges	50% of allowed charges
Office Visits MRA* 6 visits per Calendar year	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	Not Available
Maternity	\$4,000 max. normal delivery; \$6,000 max medically necessary C-section	\$4,000 max. normal delivery; \$6,000 max medically necessary C-section	Not Available
Prescription	Generic Prescription Program	Generic Prescription Program	Generic Prescription Program
Annual Maximum Limit	Not Applicable	Not Applicable	\$50,000
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

*Member Responsibility Amount (Out of Pocket)

Affiliated Provider: PHCS network www.multiplan.com

**Non-Affiliated Providers office visit MRA is 50% of office visit

GOLD ADVANTAGE

Age	Single	Member+1	Family
0-39	\$200.00	\$300.00	\$400.00
40-49	\$220.00	\$330.00	\$450.00
50-59	\$270.00	\$465.00	\$550.00
60-64	\$350.00	\$610.00	\$650.00
65+ Medicare	\$200.00	\$300.00	N/A

SILVER ADVANTAGE

Age	Single	Member+1	Family
0-39	\$180.00	\$280.00	\$375.00
40-49	\$200.00	\$310.00	\$410.00
50-59	\$250.00	\$430.00	\$500.00
60-64	\$300.00	\$550.00	\$600.00
65+ Medicare	\$180.00	\$280.00	N/A

BRONZE ADVANTAGE

Age	Single	Member+1	Family
0-39	\$100.00	\$200.00	\$275.00
40-49	\$150.00	\$225.00	\$300.00
50-59	\$200.00	\$350.00	\$375.00
60-64	\$250.00	\$450.00	\$500.00
65+ Medicare	\$100.00	\$200.00	N/A

If your family is larger than five, add \$50 more for each additional family member.

If husband and wife are both participating, "head-of-household" is based on the older spouse's age. If head of household is 65 or over, contribution is based on younger spouse's age. Office Visit MRA does not apply to 65+ Medicare plans.

Does Health Care Sharing Work?

Altrua Testimonies Think So!

The Altrua mission and vision is working through blessings and it's hard working dedicated team. But it is the members that make Altrua and below are just a few of those amazing members:



Management Team

Altrua believes that both quality and success of its company comes from both its values and leadership. It is through this belief that Altrua rests its company on the following experienced and professional leaders:

- ▶ Randal L. Sluder: President and CEO
- ▶ Robbi L. Sluder: Vice President
- ▶ Brandy Garza: Chief Financial Officer
- ▶ John Patton: Chief Counsel
- ▶ Selena Alvarez: Director of Underwriting and Program Management
- ▶ Ron E. Bruno: Director of Business Development
- ▶ Robert Diederich: Director of Training and Compliance
- ▶ Michael Lee: Director of Representative Relations