

Previous Version		Changes Effective 3.24.25	
			Numerous and various grammar, layout, formatting, and punctuation edits to aid clarity.
1.A.13.			Removed 1.A.13 – requiring 65+ to join Senior Saver and roll off family Membership.
III.E.3.b.	<p>Outpatient Prescriptions Enhanced program:</p> <ul style="list-style-type: none"> Outpatient prescriptions are sharable only within the Enhanced program. There is an annual cap of \$1000 per household per year. 	III.G.ii.	<p>Outpatient Prescription Limit (Enhanced): Raised from \$500 to \$1000 and added not subject to AUA</p> <p>Outpatient prescriptions are shareable only within the REDEEM Enhanced program. There is an annual cap of \$1,000 per household membership, per year. Outpatient prescriptions are not subject to the AUA. Prescriptions medications must be purchased using the Member Card (see Rx Information on the card).</p>
III.E.3.b.	<p>Outpatient Prescriptions Enhanced program:</p> <ul style="list-style-type: none"> Outpatient prescriptions are sharable only within the Enhanced program. There is an annual cap of \$1000 per household per year. 	III.G.ii.	<p>Prescriptions meds must be purchased using the Member ID card to receive pharmacy benefits.</p> <p>III.G.ii. Outpatient Prescriptions (REDEEM Enhanced only)</p> <p>Outpatient prescriptions are shareable only within the REDEEM Enhanced program. There is an annual cap of \$1,000 per household membership, per year. Outpatient prescriptions are not subject to the AUA. Prescriptions medications must be purchased using the Member Card (see Rx Information on the card).</p>
		III.G.v.	<p>Added section on Joint Replacement</p> <p>III.G.v. Joint Replacement</p> <p>Medical bills related to replacement of orthopedic joints (e.g., knee, hip, or shoulder) will only be eligible for sharing after the initial membership 12-month waiting period and 12 consecutive months of membership in the same program and AUA level.</p>
III.E.13	<p>III.E.13 Skilled Nursing Facility</p> <p>Skilled Nursing Facilities are shareable for up to \$10,000 per person per year once AUAs have been met for a shareable condition.</p>	III.G.x.	<p>Clarified for rehabilitation post injury or surgery, not general decline</p> <p>III.G.x Skilled Nursing Facility</p> <p>Skilled nursing facility expenses are shareable for up to \$10,000 per member per year subject to AUAs and Co-Shares for a shareable condition requiring rehabilitation or skilled care following a surgery or injury.</p>
			Removed: References to Samaritan Basic/Classic migration of Pre-x

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		IV.E.	<p>Added: Member Privacy</p> <p>IV.E. Member Privacy</p> <p>Members may share deeply personal prayer requests and detailed health information with one another to allow for support, fellowship, and prayer. While it is expected this information may be shared with family and prayer partners, be sensitive; do not post names or details on social media, blogs, or websites without permission, or in any other way misuse the information.</p>
		IV.G.	<p>Clarified: Guidelines changes are approved by the SMI Board of Directors.</p> <p>IV.G. Changes to the Guidelines</p> <p>Changes to the Guidelines can be made at any time by REDEEM HealthShare as approved by the Samaritan Ministries Board of Directors. Members will be notified of the changes, and a history of changes will be available in the Member Center online for two years from the date of the change.</p>
II.E.4.	<p>II.E.4. Proration</p> <p>If an eligible bill is not funded by members' sharing in that bill within 90 days of entering the normal sharing queue, then that bill is removed from the normal sharing queue and will be handled through the Member Assistance Fund. Any money currently in the bill account will be sent to the provider as a partial payment.</p>	IV.H.	<p>Added: language about Proration and Other Responsible Parties</p> <p>IV.H. Balancing Needs and Shares/Proration</p> <p>In any particular month, the funding of Shares across REDEEM HealthShare Ministry may or may not meet the eligible bills submitted for sharing. In that event, a pro-rata sharing of eligible medical bills may be initiated whereby REDEEM HealthShare shares a percentage of eligible bills within that month and holds back the balance of those bills to be shared in a subsequent month. If the funding of Shares is not adequate to meet the eligible bills submitted for sharing over a 60-day period, then the suggested monthly share amount may be increased in sufficient proportion to satisfy the eligible bills. This action may be taken temporarily or on an ongoing basis. If an eligible bill is not funded by member sharing in that bill within 90 days of entering the normal sharing queue, then that bill is removed from the normal sharing queue and will be handled through the Member Assistance Fund, if possible. Any money currently in the bill account will be sent to the provider as a partial payment. The balancing of expenses and shares calculations may be done by sharing across two or more Samaritan Ministries programs or by keeping them separate, as allowed by the Samaritan Ministries Board of Directors.</p>
		VII.E.	<p>Added: Senior Saver - No Annual Cap</p> <p>VII.E. Summary of Sharing</p>
		VII.E.	<p>Expanded Therapies Section to separate out In-Office therapies from hormonal or injection therapies.</p> <p>VII.E. Summary of Sharing</p>