

Becoming Certified for Universal HealthShare

We value our representatives as a direct communications link to the people we seek to serve. The representatives act as primary communicators to our market to explain the UHS program details so consumers can decide if it is the right choice for them and then assist in the enrollment process for our programs. Providing innovative sharing alternatives as to how medical expenses are paid at an affordable monthly cost requires specific training, testing, and certifying any outside representatives. The expectation we have of them is to represent the Fellowship and its programs in a professional and transparent manner and we take seriously our responsibility to deliver the tools, systems, and resources necessary to help them meet and exceed that expectation.

Consumer dissatisfaction and complaints to DOI's, BBB, FTC and others can be avoided if our programs are promoted and explained transparently, honestly, and ethically. Words do matter, and what is said during the offering and enrollment process can lead to consumer complaints, lawsuits, federal and state regulators' inquiries, and in severe cases sharing ministries are prevented from offering sharing programs. Most, if not all, consumer complaints begin with the initial presentation and enrollment process where the opportunity to remain in good standing resides with the agent. UHF has initiated several programs designed to train and educate reps as well as deliver various collateral material through directly through our agent portal. Our on-line enrollment application prevents, if used correctly, ineligible members from becoming members.

The following Requirements will need to be fulfilled to become an Agent in Good Standing and Certified to offer UHS programs:

1. Fulfill any registration or application requirement present at the time.
2. Attend at least one training session per program type – UHS Standard and UHS SmartShare (please check with your home office to check on training schedule)
3. Pass certification test on product knowledge
4. Once those requirements are successfully satisfied, Certification is complete and you can begin offering UHS programs

To maintain certification

1. Create your account set up in the agent portal
2. Stay current with any notices posted in your agent portal
3. Stay current with UHS programs and any changes
4. Attend re-education sessions at least one time per year
5. Be able to communicate and discuss the features of UHS programs correctly and accurately
6. Always use the correct sharing vocabulary when discussing sharing programs, avoiding insurance terms (see Appendix)
7. Represent UHS program as sharing programs and never as insurance plans or “similar to” insurance or “works the same as” insurance
8. Have no more than two bona-fide (after internal review and verification) complaints from regulators, BBB, and state DOIs, and no more than three from consumers

Decertification Process

State and federal regulators and authorities take misrepresentation of insurance products very seriously and have dealt swiftly and harshly with marketing organizations and ministries that have misrepresented their sharing programs, especially when they attempt to sell it as insurance or describe it as “like” or “similar to” insurance, leaving behind confused and angry consumers.

Decertification is a last resort measure to remove representatives from offering our programs who have been found to misrepresent the programs or fail to effectively and honestly communicate about program features. We measure this, at this time, by the number and nature of complaints we receive. The majority of complaints stem from direct agent interactions with a consumer during the enrollment process. We take complaints very seriously and try to do all we can to understand the communications exchange during the agent/consumer interaction.

1. When complaints are received – An investigation will be performed to determine the nature and magnitude of the miscommunication or intentional misrepresentations, if any, that occurred during the consumer buying experience
2. Once a determination is made, if the rep is allowed to remain certified, corrective measures will be put in place to re-train the representative and correct the behavior
3. There will be times where the behavior is so egregious that it can only be rectified by de-certifying the rep.
4. Once de-certification happens a rep will no longer be able to represent UHS products or services
5. All decisions to de-certify a rep are final and are made at the sole discretion of the ministry.

Appendix:

Sharing Has Its Own Language

Annual Non-Sharable Amount(s) is the amount of otherwise eligible medical expenses that must be paid by the Member before any need may qualify for sharing.

Annual Sharing Maximum or **Annual Sharing Limit** means, as to any Member and Program, the maximum total amount of medical expenses that may be shared for any individual Member in an annual Membership period.

Approved Medical Expenses means charges incurred by a Member for medical services/supplies provided to them in accordance with the terms of the Sharing Guidelines that do not exceed Program limits and are approved by Universal HealthShare for sharing, subject to satisfaction of the Annual Non-Sharable Amount requirement and all other conditions and limitations of the Program.

Co-Share Responsibility means the portion of Eligible Medical Expenses, expressed as a percentage, that remains the exclusive responsibility of a Member and will not be shared (e.g., 15% Co-Sharing Responsibility means that only 85% of Eligible Medical Expenses can be shared, 30% Co-Sharing Responsibility means that only 70% of Eligible Medical Expenses can be shared, etc.).

Eligible Medical Expenses means charges incurred by a Member for medical services/supplies provided to them in accordance with the terms of the Sharing Guidelines that do not exceed Program limits and could be shared under the Guidelines if it is assumed that the applicable Annual Non-Sharable Amounts has been met in full by the Member.

Medical Expense Need is the charge(s) or expense(s) for medical services from a licensed medical practitioner or facility, or an approved practitioner of alternative treatments, arising from an illness or accident for a Sharing Member, and the fees incurred by Universal HealthShare to reduce such charges or expenses.

Monthly Share Contribution is the monetary contribution, not including the membership dues or monthly administrative costs, voluntarily given to share in another member's Medical Expense Need as assigned by Universal HealthShare according to the Sharing Guidelines.

Sharing Member or **Member** means a person who qualifies to participate monthly by contributing the suggested Monthly Share Contribution for the Medical Expense Needs of others and who qualifies to receive contributions from fellow Sharing Members for Medical Expense Needs they may submit for sharing.

For additional glossary terms and definitions please refer to the sharing guidelines

www.universalhealthfellowship.org/guidelines