



## This is not insurance? What is it?

**This is not insurance, it is a health plan provided by the partnering of Alieria and Trinity HealthShare.** It pays claims, provides sharing for emergencies, allows you to continue to see your doctors, and offers discounts for your prescriptions.

## ...But I want insurance.

Alieria is major medical coverage, it works and functions the same way as a health insurance carrier like Blue Cross Blue Shield. Because it is separate from the exchange, they are able to keep their costs lower with less bureaucratic red tape, it also saves you the hassle of having to deal with all of that. I asked you all those questions and understood your needs so that together we could pick out the best plan for your needs and budget. The **(ENTER PLAN NAME)** is the BEST plan for you.

## What is the difference between Alieria and Trinity HealthShare?

Alieria and Trinity HealthShare have come together to create these perfect plans for healthy individuals and families all throughout the nation. Alieria offers sharing for the preventatives, PCP visits, and prescription discounts. Trinity HealthShare offers sharing for the catastrophic events such as hospitalizations and surgeries. Trinity HealthShare is also the portion that makes these plans a great ACA-alternative.

## How do my claims get paid?

**When using doctors and facilities in our PHCS Multiplan network claims will be submitted directly to the Alieria/Trinity claims department.** There the claims will be reviewed, legitimized, and ultimately paid right back to the provider. Alieria has a great online portal we will help you set up where you can track all of your claims and payments.

## How do I know this isn't a scam?

I can tell you this isn't some scam. Alieria has almost 150,000 members nationwide and growing. You are welcome to do your research on their website. **[www.alierahealthcare.com](http://www.alierahealthcare.com)**

## What about the Affordable Care Act?

Alieria is considered an alternative to the ACA and operates outside of the exchange. It is full major medical coverage. Alieria acts and functions the same way a traditional major medical plan does.



## Will my doctors accept this?

**Aliera uses the Multiplan PHCS network – the largest PPO network in the country with over one million medical providers.** Let me pull your doctor find and let's take a look at the network to make sure your doctors accept this plan.

## I searched online at PHCS and don't see my doctor. What does that mean?

Don't worry, sometimes Multiplan doesn't update all the doctors daily, so it could just mean that they aren't in the system and the search isn't pulling it up. Let's call the doctor's office together to find out.

## I called my doctor and they've never heard of Aliera?

That happens, it is important to refer to the network name, your doctor's office is familiar with those because that is how they bill. Ask them if they are accepting the **Multiplan, PHCS** or **Private Healthcare System network**.

## Do you cover prescriptions?

Aliera offers a prescription program called RXValet. We will help you set this up. You can order your prescriptions online and they will ship them right to your door. They will even get the prescriptions from your doctor. With what you are taking (**enter med names here**), your RX cost will remain very low.

## How do I know how much my medication will cost on this plan?

We can look up your prescriptions online before purchasing this plan. You can use **www.myrxvalet.com** and search your medication in the home page search bar. I can do that for you if you would like. What are the names of your medications?

## Does this cover colonoscopies?

As a preventative service a colonoscopy will not be a shared expense. Instead what is offered is a fecal occult blood exam. It gives similar results to a colonoscopy but is less invasive.

## What is a pre-existing condition?

A pre-existing condition can be defined as any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms within 24 months prior to the application date.



### Do you need to look back into my family medical history?

No, this plan is for you and your family so it is not a requirement to search your parents or relative's medical history prior to enrollment.

### Does my income affect my monthly contributions?

No, these plans are based on age. **Aliera does not bring income into the equation** when determining monthly contributions.

### Can I cancel at any time?

Yes, a member can cancel at any time if they are unsatisfied. But we would hate for you to cancel. I ask personally that if you are thinking about cancelling that you call me with feedback, I want to understand why you may cancel.

### Do I have to pay today? Can the application fee be waived?

**Yes, the first monthly contribution and application fees are due upon enrollment.** Unfortunately, we can't waive an application fee because it is actually your enrollment fee into the Christian organization which allows you to join the Aliera group.

### How do I pay for this? Does it have to be automatic withdraws?

**Your automatic withdrawal will occur on the date you applied for your policy.** So, if we put your application in today, every month on this day the recurring payment will come out.

### What if I want to change my plan later? What if I want to add/delete a member on my plan?

**You are welcome to make changes to your plan at any time.** What will be required is a documented plan change form and health attestation, call me we will help you.

### Can I start out with a Trinity Plan and switch to an Aliera after 24 months for the pre-existing coverage?

You are welcome to make changes to your plan at any time but no, Aliera will not honor the waiting period when switching plans.



### **Do I get anything like an insurance card?**

**Yes, you will receive your member ID card in your email directly following your enrollment.** And within 14-21 business days after your effective date you should receive your welcome package in the mail with your hard copies. We will be in touch with you shortly after your policy effective date to make sure you were able to set up your online account.

### **When you say faith-based, what does that mean?**

**Aliera requires members to agree to a statement of beliefs prior to becoming a member.** It is short and sweet primarily asking that you are an upstanding person who won't hurt themselves or anyone else. And Aliera and Trinity HealthShare do not discriminate amongst faiths. They only ask that members believe in some sort of God. Whether you're Jewish, Buddhist, Christian, or Islamic is fine. All are welcome.

### **Can I drink and do everything I would normally do with a HealthShare plan?**

Yes, but please drink in moderation. Other than that, you can continue to live your life as you normally would. Aliera certainly does not discriminate against members who like to enjoy a glass of wine at dinner!

### **What does it mean when it says 'all claims are reviewed and Trinity does not promise to pay claims'?**

All claims that are submitted are up for a review to legitimize the claim. An investigation into the member's medical history can be pulled to ensure there are no questions with pre-existing conditions or previous history. That is why it is very important that you and I are up front on the application.

### **How big is Aliera and how many members does it have?**

Aliera is one of the fastest growing corporations in the nation and now has over 350,000 members and counting!

### **I've never heard of Aliera or Trinity HealthShare before, why is that?**

Aliera is relatively new and has only been around since 2012. But their partner Trinity HealthShare has been sharing claims for over 50 years now.



### This has terrible reviews online; can you explain that?

Have you ever heard of a company that doesn't have some bad reviews?! **I can assure you Alera is a great company that strives very hard to ensure their members happiness and security.** Alera has over 350,000 members and counting. They can't all be wrong! Google Blue Cross Blue Shield, their reviews are downright frightening. Realistically, if something isn't working for you, please call me I am here to help you.

### How do I enroll?

**You can enroll right over the phone. Takes only 5-10 minutes to get you all set up!**

### What happens if I don't agree to the statement of beliefs?

The statement of beliefs must be agreed to in order to become a member. If you do not agree, unfortunately I won't be able to enroll you. It is a very standard statement, I've never had a client start this process and not agree to them.

