

# Frequently Asked Questions

## Who are Ideal Candidates for Start Health?

Start Health is ideal for those who don't qualify for significant subsidies through the marketplace and want to lower costs without compromising coverage.

## What is a Reimbursement Model?

When visiting a provider, Start Health members pay upfront. After receiving care, they submit an itemized receipt to their member portal and the Start Reimbursement Rate is applied to their deductible. Once the deductible is met, 100% of the Start Reimbursement amount is credited directly to the policy holder.

## Does Start Health Cover Alternative Healthcare Modalities?

Yes, Start Health has set reimbursement rates for alternative modalities like Chiropractic Procedures, Acupuncture for chronic pain, Osteopathic Manipulative Treatment, Physical Therapy, Allergy Testing, and more.

## How are Start Health Plans HSA Qualified?

Start Health plans meet IRS and DOI requirements for High Deductible Health Plans (HDHPs). Plans cover preventive care pre-deductible. While they don't have a traditional maximum out-of-pocket limit, there's no cap on reimbursements during the policy period, ensuring members are protected from significant healthcare expenses. This structure qualifies Start Health plans as comprehensive coverage and HSA-compatible.

## Does Start Health Cover Preventive Care?

Yes, members receive 100% of Start's reimbursement for preventive care pre-deductible.

## Does Start Health Cover Prescription Medications?

Yes, Start Health has set reimbursements for prescription medications. Reimbursements are based on generic drug prices. While brand name medications can still qualify for reimbursement, they will be reimbursed at generic rates.

## What Could Disqualify Someone From a Start Health Plan?

Any affirmative response ("Yes") to the following questions will result in the applicant being deemed ineligible for qualification.

Any tobacco use in the past 12 months?

Are you currently pregnant or have reason to suspect you might be pregnant?

In the past 24 months, have you been recommended to have, or been scheduled for, diagnostic testing, treatment, or surgery that has not been completed?

Within the past 24 months, have you had a health related condition for which you have not sought medical advice or treatment?

Within the past five years, have you received any abnormal test results, medical or surgical treatment, healthcare professional consultation, or prescribed medication for any of the following conditions?

Please indicate ALL that apply:

- Arthritis, Rheumatologic disorder or any disease or disorder of the joints, bones, muscles or back. (Indicate if any condition that has lasted more than one month or that you have been prescribed anything other than over the counter pain relievers.)
- AIDS or tested positive for HIV
- Asthma, Emphysema, COPD, TB, or any other disease or disorder of the respiratory system
- Cardiovascular disease or disorder of the heart, arteries, blood vessels, or blood. (Indicate for any condition for which you were treated with any procedure or prescribed a medication other than statins.)
- Cancer or tumor
- Chemical dependency, drug or alcohol abuse, or any other mental health disease or disorder
- Crohn's disease, ulcerative colitis, hepatitis, or any other disorder of the liver, stomach, colon, or intestines. (Indicate for any condition for which you received a treatment or prescribed a medication other than over the counter medications.)
- Diabetes or any other pancreas disorder
- Immune system disease or disorder
- Kidney disease or disorder
- Brain or nervous/neurological system disorder
- Stroke



The best health coverage for individuals. Period.

## How Does Start Health Determine Reimbursement Rates?

Start Health reimbursement rates are based on Medicare case data. Generally, Start Health reimburses a percentage above what Medicare covers depending on the procedure or medication.

## Does Start Health Cover Expenses Associated With Pregnancy and Birth?

Yes, Start Health provides set reimbursements for pregnancy and birth-related care. However, if a member is pregnant at the time of renewal, they won't be eligible to renew their plan, as pregnancy is considered a disqualifying condition. Members due to deliver after their Start Health coverage expires can switch to an ACA plan or another alternative.

## What Happens If I Don't Have Enough Money to Pay Up Front?

If you require care that costs more than you can handle on the day of service, we encourage you to work out a payment plan with your provider. Reimbursements can be issued before you settle the entire bill with the provider as long as you submit an itemized bill to Start Health.

## How Do I Self-Pay at the Doctor's Office?

Since self-pay patients greatly reduce administrative costs, most providers offer a lower rate for services when they are not billed through insurance. When visiting the doctor's office, simply state you are self-paying, or 'paying cash.' Ask to be charged the cash-price for the services and pay with a credit/debit card or your HSA funds. Don't forget to ask for an itemized receipt!

## When Will I Be Reimbursed?

Reimbursements are typically sent out 2-3 days after an itemized bill is submitted to the portal. Start will apply 100% of the reimbursement rate to your deductible before it is met. Once you have met your deductible, 100% of the Start Benefit Amount will be sent to the bank account on file. You will be responsible for any additional charges if the amount billed exceeds Start Health's Benefit Amount. If you are able to obtain services at a lower rate than the reimbursable amount, you keep the difference.

## How Do I Use My Start Health Card?

When you see a provider, you can pay for services using HSA funds by paying with your Start Card. You still must upload an itemized receipt for any services received to be reimbursed.

## Can Reimbursements Go Directly Back Into My HSA?

All Start Health reimbursements go to the bank account on file so they aren't considered HSA contributions. This is because you could face tax penalties if you exceed your annual contribution limit. You can choose to use reimbursement funds to contribute to your HSA by making a one-time HSA contribution in your member portal.

## What Happens if a Policy Holder is in an Expensive Accident or Balance-Billed?

Start Health does not impose caps on how much it reimburses during a policy period, protecting members from unexpected, large expenses. If a healthcare provider's charge is much higher than Start's reimbursement amount, Start can negotiate with providers on the member's behalf. Start Health's Member Support Team is available to guide members through managing large bills, including balance billing disputes or negotiating payment plans.

## Will Start Health Cover Care I Receive in a Different State or Country?

Yes, Start health can reimburse you for care regardless of where you receive it. You'll still need to submit an itemized bill from the provider to receive reimbursement. It's important to remember that Start Health Benefit Amounts are determined based on Medicare case data from Utah, so the reimbursement you receive could be less than what you're charged if you receive care in a more expensive market.

**Learn More at [StartHealth.com](https://StartHealth.com)**

