



The below table illustrates common health insurance terminology and the appropriate verbiage Crown employees should be using when providing administrative services for health care sharing ministries, like Altrua HealthShare.

Providing an exhaustive list would be impossible; therefore, the list below represents only some examples of health insurance terminology.

Health Care Insurance Terms	Health Care Sharing Ministry Terms
Agent	Individual Member Representative (IMR)
Claim(s)	Medical Needs
Co-Insurance	MRA (Member Responsibility Amount)
Contract	Agreement
Coordination of Benefits (COB)	Coordination of Sharing
Co-Pay	Office MRA (Member Responsibility Amount)
Coverage or Benefit	Offering
Deductible	MRA (Member Responsibility Amount)
Direct Payment Amount (DPA)	Direct Contribution Amount (DCA)
Explanation of Benefits (EOB)	Explanation of Sharing (EOS)
Group (family)	Combined Membership
In-Network Provider	Affiliated Provider
Health Insurance	Healthcare Sharing Ministry (HCSM)
Lifetime Maximum	Lifetime Sharing Limit
Medical Expense	Medical Need
Out of Network Provider	Non-Affiliated Provider
Out of Pocket (OOP)	MRA (Members Responsibility Amount)
Patient	Member (Contributor)
Pay	Share
Payment(s)	Member Contribution(s)
Premium/Monthly Premium	Monthly Contribution
Primary Subscriber	Head of Household
Policy	Membership Guidelines
Proof of Payment	Proof of Contribution
Statement/Invoice	Contribution Request
Verification of Benefits	Verification of Eligible Medical Needs

#### **EMPLOYEE ACKNOWLEDGEMENT**

I have received Crown Administrators policy for HCSM - Required Language, and I understand and agree that it is my responsibility to read and familiarize myself with the policies and procedures. I understand that I should consult Management or Human Resources regarding any questions.

I understand that violations of the policy could result in disciplinary action, up to and including termination.