Who is Altrua Ministries?

Altrua Ministries is a 501(c)(3) non-profit charitable organization that contributes to other non-profit and religious organizations through donations and gifts given to the ministry. Altrua Ministries allocates the donations of individuals, families and corporations for the purpose of financially supporting various charitable and religious organizations and the research and development of cures for life threatening diseases.

How to start using your membership

Read the Membership Guidelines

We encourage members to read the entire Membership Guidelines, however, it is important to know and understand the “Eligible Needs” and “Ineligible Needs” sections as it is the member’s responsibility to find out if their medical needs are eligible for sharing.

### Setup an Appointment or Services

Because we are NOT insurance, we ask that our members do the following to ensure a seamless experience when dealing with providers.

1. When calling your provider, let them know you are a member of Altrua HealthShare, a Recognized Health Care Sharing Ministry, who has access to the PHCS practitioner only network and you would like to schedule an appointment.
2. If the provider needs additional information, request that they call us at 1.888.204.0093, and follow the prompts for eligibility.
3. When you arrive at your appointment, present your [Membership Card](https://altruahealthshare.org/resources/membership-card/). It has the necessary information to process your medical needs.
4. Providers and Members are encouraged to call for an Advance Opinion of Eligibility. If at any time you are uncertain whether a medical need is eligible for sharing, we encourage Members, providers, and facilities to request or call for an Advance Opinion for Eligibility. An Advanced Opinion for Eligibility can be obtained by calling 1.833.3-ALTRUA (258782) and speaking with a member representative. Obtaining an Advance Opinion for Eligibility helps protect you as the Member, by clarifying eligible and ineligible needs. (Please note: An Advance Opinion for Eligibility is NOT a pre-authorization and obtaining an Advance Opinion for Eligibility does not guarantee your medical need will be eligible for sharing.) Refer to the [Membership Guidelines](https://altruahealthshare.org/resources/guidelines/) to understand Advance Opinion for Eligibility and sharing limits.

If the provider asks you to pay in full up front, be sure to decline.

### Process a Medical Need

After you have received services, the provider will typically send your medical need to us within 30-60 days. If the medical need is not received from the provider, we advise that you send us the paper work.

We allow medical needs to be received no later than 6 months of the service date.

* In some cases, medical records may be requested to review the eligibility of your need. Medical records are typically sent by the provider, but assistance by the member to expedite the process is welcome.
* Certain injuries and illnesses require the member to submit the [Needs Processing Form](https://altruahealthshare.org/resources/forms-and-documents/).
* We ask that members allow 30-45 days to process medical needs once they have been received and include all required documents.

 Please contact us if you need help or have questions.

### Working With the Provider

Members have access to our Resolutions Department which can negotiate on the member’s behalf when medical needs are catastrophic or the member is balance billed.

* Our Resolutions team will reach out to the member to ensure all necessary paperwork and information is up to date.
* Our Resolutions team will determine the best settlement option for the member’s medical need on behalf of the membership.
* Our Resolutions team will contact the provider to obtain the deepest discount possible on the specified medical need.

When the medical need is resolved, an update will be issued to both the member and provider detailing discounts, member responsibility, and shared amounts.

The member is responsible for helping us determine if the need can be discounted or payable by another party.