



LIGHTHOUSE HEALTH

Member Guide

Welcome to our community!

The team and members of Lighthouse Health are excited to bring you flexible, simple, and value-packed access to Medical Cost Sharing and beyond. We look forward to serving you and members of your household when you have a medical need.

We're committed to helping you successfully navigate the healthcare system and get access to the care you need. Our hope is that you become a savvy health care consumer as a result of being part of our larger community as well as saving a lot of money.

Who We Are:

Lighthouse Health was founded and run by people who think and feel like you. We know insurance is complex, expensive, and lonely, so we've designed an alternative solution that creates a simple, affordable, and transparent community platform to meet the needs of our members.

Organization & Membership:

Lighthouse Health (LH) is a membership-based non-insurance community of like-minded individuals established for the purpose of sharing legitimate healthcare expenses between Members. LH is a Michigan-based organization founded in response to the urgent need of individuals and families to find affordable ways to manage healthcare costs and be the best possible stewards of their personal finances. Lighthouse Health emphasizes facilitating a medical cost sharing community for its members through the sharing of their financial needs, and by encouraging one another with practical tools to maintain their health and finances.

Membership in Lighthouse Health, by and of itself, is not qualifying coverage as defined by the Affordable Care Act (ACA). However, some third party affiliates provide other solutions that satisfy the federal or state law requirements.

Simplicity: No More Health Plan Confusion

We've eliminated confusing copays and deductibles and the burden of premiums. Lighthouse Health is committed to simplicity in each health care experience for every Member, which means:

No Plans.

Membership is simple and easy to understand, month after month. No insurance hassles, just quick payments to clinicians for their services and fast funding for you and your family's healthcare needs.

No Networks.

Whether you see your favorite doctor, or discover a new one, we want you to experience high-quality care at a fair price.

Affordability: Helping You Save Money

We know that healthcare can be incredibly expensive. Lighthouse Health is built on a commitment to assist with affordable health care. The Lighthouse Health platform helps Members like you save money in several ways:

Negotiating for You.

When you get saddled with an unexpected need and big bill, we will step in for you and negotiate it down to a fair price. We're on your team and with you all the way.

Quick Payments.

Through Lighthouse Health's innovative process, funding from the Community happens fast, for Members and clinicians alike.

Giving money back.

If you cancel for any reason, you get 50% of your unspent contributions back. If you pass away, we pay this refund as a death benefit to your beneficiaries.

Community: Better Together

Lighthouse Health is built by people who care, for people who care. Navigating your health expenses shouldn't feel like an uphill battle where you don't know who you can trust. It should be a transparent, trustworthy community you can count on. That's why we're committed to helping our Members:

Community-Funded Care.

You trust the Lighthouse Health community to fund your expenses, and your contributions fund theirs, month after month.

Mindful Members.

When you make smart spending choices about your health care, you and the whole community save money. When others spend mindfully, you benefit, too.

Personalized Support.

We'll always be transparent with you and the Lighthouse Community, and we're committed to growing together as we care for each other.

Quality: Only the Best for our Members

You deserve the best: the best care from the doctors you want to see and the best support through each health journey.

Payment Process

When a member incurs a medical expense, members have two options:

1. Ask your healthcare provider to send the bill directly to Lighthouse Health. You will need to provide them the information needed to bill, which will be listed in the Lighthouse Health website dashboard and/or found on your membership card.
-OR-
2. Upload a copy (or photo) of the bill yourself through the Lighthouse Health website dashboard.

Lighthouse Health will then contact the institution or clinician to verify service, negotiate a fair price, and pay the balance. Note that member-uploaded requests for reimbursement are considered withdrawals and will be covered at 50%.

Cost-Sharing Eligibility

Lighthouse Health benefits are available to primary members and their dependents. A dependent is generally an individual that is a child or spouse of the primary member, or extended family that lives with the primary member.

Member Agreement:

1. I understand that Lighthouse Health is not health insurance, and I think that's a good thing!
2. I have fully read and understand this document that describes my new Lighthouse Health Membership and how it will help me pay for my health care costs, including the specified limitations and exclusions on certain treatments, procedures, and prescriptions.
3. I understand that my participation in the monthly funding of the Community's medical costs is voluntary, but my failure to make my monthly contributions may result in my subsequent bills not being considered for funding.
4. I understand that my health invoices should be processed through the Lighthouse Health portal. In addition, I agree to the following:
 - a. I understand that the ability to negotiate on my behalf as a cash pay patient is an important part of how Lighthouse Health operates and cares for the Community, so I agree to help facilitate communication between providers and Lighthouse Health.
 - b. I understand that I will get the most benefit from my Lighthouse Health Membership when I see high-quality, fairly priced practitioners, but I reserve the right to see any doctor/clinician I want.
 - c. If a healthcare clinician of my choice bills me an unfair amount and is unwilling to negotiate, I give Lighthouse Health the right to pursue legal action against that provider on my behalf.
5. I understand that both the Lighthouse Health community and I benefit when members make smart, mindful health and healthcare spending decisions.
 - a. To care for myself and this Community, I commit to maintaining a healthy lifestyle, including abstaining from any illegal drug use or activities.

- b. To protect the integrity of our Community funding process, I commit to not knowingly or repeatedly visit a healthcare practitioner who is unreasonable or unfair in their billing rates and practices.
 - c. To avoid unfairly burdening the Community with unnecessary bills, I agree to pursue payment from any other liable sources (e.g. car insurance, MEC, etc.) for relevant health events before submitting my remaining medical expenses to the Community.
6. I understand that Lighthouse Health facilitates the funding of my health expenses through the generous member community.
- a. I trust the community to support me, but ultimately, I am responsible for my medical bills.
 - b. I understand that because Lighthouse Health is not health insurance, there is no guarantee that my medical bills will be paid.
 - c. If I choose to leave Lighthouse Health after having a major health expense that is paid for over multiple months, any unpaid balance of that bill will be my responsibility upon leaving Lighthouse Health.
7. I understand that if I fail to abide by the commitments of this Member Agreement and everything outlined in the Member Guide, including future versions which will be clearly communicated to me as a member, I risk losing my membership and may be unable to rejoin the Community in the future.
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Disclaimers:

WARNING: THE LIGHTHOUSE HEALTH MEDICAL COST SHARING COMMUNITY, LIGHTHOUSE COMMUNITY FUND, AND LIGHTHOUSE OF JACKSON LLC ARE NOT INSURANCE COMPANIES AND THE LIGHTHOUSE HEALTHCARE COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY.

WHETHER YOU RECEIVE ANY BENEFIT FOR MEDICAL EXPENSES, OR WHETHER OR NOT THIS MEMBERSHIP CONTINUES TO OPERATE, **YOU AS THE MEMBER WILL ALWAYS REMAIN LIABLE FOR YOUR UNPAID MEDICAL EXPENSES AND DO NOT HAVE ANY LEGAL RIGHT TO SEEK REIMBURSEMENT OR INDEMNIFICATION FOR ANY SUCH EXPENSES FROM THE LIGHTHOUSE HEALTH MEDICAL COST SHARING COMMUNITY, LIGHTHOUSE COMMUNITY FUND, OR LIGHTHOUSE HEALTH OF JACKSON LLC.** THIS IS NOT A LEGALLY BINDING AGREEMENT TO REIMBURSE OR INDEMNIFY YOU FOR THE MEDICAL EXPENSES YOU INCUR BUT IS AN

OPPORTUNITY FOR YOU TO ASSIST OTHER MEMBERS IN NEED, AND WHEN YOU ARE IN NEED, TO PRESENT YOUR MEDICAL BILLS TO OTHER MEMBERS AND HOUSEHOLDS AS OUTLINED IN THESE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND/OR HOUSEHOLDS, AND NOT FROM THE LIGHTHOUSE HEALTH COMMUNITY AND/OR LIGHTHOUSE OF JACKSON LLC.