

Summary of Guideline Changes

EFFECTIVE 1.1.25

Previous Version		Changes Effective 1.1.25	
1. A. 13.	65 years and older. Must join one of 2 programs for seniors and roll off their family membership when they turn 65.	1. A. 13.	Removed
1. A. 14.	Your health status has no effect on your eligibility for membership. However, there are limitations on the sharing of needs for some conditions that existed before membership. Other needs in which members share have specific requirements. For a detailed explanation of the types of needs that are shared or not shared by the members, see the shareable needs Guidelines (Sections VI-IX).	1. A. 13.	...see Section III: Bill Sharing Guidelines.
III. A.	...per the guidelines that govern such medical needs (reference section such and such).	III. A.	...per the guidelines that govern such medical needs in Section III: Bill Sharing Guidelines.
III.E.3.	There is an annual cap of \$500 per household per year.	III.E.3.	There is an annual cap of \$1000 per household per year.
VII.C.	Massachusetts The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Due to the public policy implications of Massachusetts' mandatory insurance requirement(which operates independent ofthe Affordable Care Act), all Massachusetts members of SMI must be participants in the Save to Share program for sharing medical expenses above \$250,000.	VII.C.	Massachusetts The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills.