

Examples of Needs and Sharing



Below are examples of a Non-Emergent and an Emergency medical injury that illustrate how Sedera Members have their costs shared by the Sedera Medical Cost Sharing Community.

Non-Emergent Injury

David twisted his knee and suspected a torn ACL injury. He opened a Needs Case and, with help from a Sedera Member Services Advisor, chose a cash pay friendly orthopedic doctor. He had an MRI, and surgery was recommended.






David utilized Sedera’s Expert Second Opinion service to confirm that surgery was his best option. He underwent arthroscopy surgery, received a knee brace and crutches, and had a postoperative visit. His follow up care included physical therapy sessions.

How David’s Medical Costs Were Shared by the Sedera MCS Community:

David chose a Membership with a \$1,000 IUA — The Initial Unshareable Amount he was comfortable paying, per eligible Need, without shared funds.

Orthopedic office visit + exam	\$180
MRI	\$600
Pre-op office visit w/orthopedic surgeon	\$120
Arthroscopy Surgery (physician, facility, anesthesia)	\$10,800
Knee brace and crutches	\$200
Post-op office visit w/orthopedic surgeon	\$90
Physical Therapy 2x week for 6 weeks	\$900
TOTAL MEDICAL COSTS	\$12,890
IUA Payment from David	\$1,000
IUA reduction for utilizing 2ndMD ¹	-\$250
25% of med equipment ²	\$50
TOTAL PAID BY DAVID	\$800
FUNDS RECEIVED FROM SEDERA	\$12,090

If You Have a Non-Emergent Medical Injury

-  Open a Needs Case and contact Sedera Member Services for help comparing prices of providers or to leverage Sedera’s medical concierge service.
-  Let your Medical Providers know to bill you directly as a cash pay patient and request itemized invoices.
-  Schedule a virtual Expert Second Opinion (ESO) consultation, which is required prior to non-emergent and elective surgeries.
-  Upload your itemized invoices for all services into your Member Portal.
-  The Sedera Community will send funds to you for medical expenses that exceed your IUA. Use these funds to pay your provider directly.

1 - Submit your completed consultation summary 7 days prior to surgery to be eligible for a \$250 IUA reduction.

2 - Medical equipment is shareable at 75% of the cost up to \$25,000 per Needs Case. See applicable guidelines for details.

Emergency Injury

Maya fell from a ski lift and was rushed to the emergency room by ambulance. It was determined that she needed an emergency spinal fusion surgery. After her surgery, Maya called Sedera and was advised to open a Needs Case, request itemized invoices, and work with Sedera to begin bill negotiations if needed. Maya scheduled a post-op check-up and needed physical therapy for seven months to aid her recovery process.






Sedera, along with Patient Advocates, negotiated Maya's ER and surgery bills and secured a discount of \$8,000! The Community sent Maya funds, which she used to pay her medical bills directly.

How Maya's Medical Costs Were Shared by the Sedera MCS Community:

Maya chose a Membership with a \$5,000 IUA — The Initial Unshareable Amount she was comfortable paying, per eligible Need, without shared funds.

Ambulance Ride	\$1,500
Severe ER visit (negotiated physician, facility, and imaging charges)	\$4,500
Emergency Spinal Fusion Surgery (negotiated physician and facility charges)	\$68,000
Post-op check-up visit	\$160
Physical Therapy 4x/mo. for 7 months	\$3,360
TOTAL MEDICAL COSTS	\$77,520
IUA Payment from Maya	\$5,000
Therapy session ³	\$360
TOTAL PAID BY MAYA	\$5,360
FUNDS RECEIVED FROM SEDERA	\$72,160

If You Have an Emergency Medical Injury

-  If you are able, present yourself as a cash pay patient and request to be billed directly for services with itemized invoices.
-  When you are able, open a Needs Case and contact Sedera.
-  Upload your itemized invoices for all services into your Member Portal.
-  If necessary, work with Sedera's bill negotiators to secure discounted rates.
-  The Sedera Community will send funds to you for medical expenses that exceed your IUA. Use these funds to pay your provider directly.

Did You Know?



In the event that a third-party is liable for your medical expenses, all eligible medical bills are to be processed by the obligated party first. Your Initial Unshareable Amount (IUA) will be reduced, and possibly waived, by the amount an obligated third-party pays toward your bills. After all payments have been applied, any eligible medical expenses not covered by the third-party will be shared with the Sedera Community.

Sedera is here to help you with any questions or concerns you may have. Our Member Services Team is available to guide you every step of the way. Members can call **855.973.3372** or email **memberservices@sedera.com**.

³ - Sharing limited to \$3,000 for therapies. See applicable guidelines for details.

NOTE: SEDERA MEDICAL COST SHARING IS NOT INSURANCE AND IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA DOES NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.