



Member Newsletter August 2023



An Important Message from Dorsey Morrow

One of the blessings I have enjoyed in Ohio is a much cooler summer. Growing up in the South, I'm accustomed to hot and humid days and nights. Not so much here in Ohio with low humidity, nights around 60 degrees, and days not much higher than the mid-80s. We still have about 30 days or so left before the even cooler days of fall start to arrive, which means that Open Enrollment is fast approaching.

If you have never heard the term "Open Enrollment," it is the time between November 1 and January 15 when people can enroll in a marketplace health insurance plan. While it doesn't directly apply to Liberty HealthShare as our members are free to join at any time of year, it does present a time when more people are looking at us and considering whether a healthshare is right for them or not.

We want people to choose something that fits their family, lifestyle, and is good for them. Healthcare sharing might not be the ideal choice for everyone. However, for those who are Christians, are looking for a cost-effective alternative to insurance, understand what Healthcare Sharing is (and is not), and are interested in having greater control and decision power over their healthcare, Liberty HealthShare is a great option. Nearly 95% of every dollar shared into the ministry is used to support and share into member's medical bills! That other 5% is our administrative rate that we use to pay for accounting, legal, IT, marketing, and keeping the lights on here at Liberty HealthShare: You will be hard pressed to find a lower rate for any nationally recognized non-profit.

I'm so very pleased by the progress my colleagues have made over the past 18 months. We have brought about enhancements to the experiences our members enjoy. I'm proud to say that we are routinely sharing into eligible medical expenses in a timely manner, typically 60 to 90 days.

We've launched a new partnership which provides new options for members with an optional network featuring approximately 900,000 providers. And our members enjoy significant discounts on dental, vision, telehealth, mental wellness, and prescription coverage through our Careington suite of services. We will continue to be relentless in our efforts to lift our members and provide experiences worthy of the trust they have put in our ministry.

Are we perfect? By no means. We all know there was only ONE who was perfect. However, what you will find at Liberty HealthShare is a team of people who believe in this ministry, remain committed to our individual and shared responsibilities, and are relentless in their efforts to deliver the best value we possibly can to our members.

This is an exciting time to be a member of the Liberty HealthShare family. Thank you for your partnership, trust, and support.

In His love and service,



Dorsey Morrow
Chief Executive Officer

Liberty HealthShare at Assemblies of God General Council

Liberty HealthShare was blessed to be an exhibitor at the Assemblies of God 60th [General Council](#) held earlier this month in Columbus, Ohio.

Ministers, church delegates, and college presidents from across the country attended the Pentecostal Christian Church's biennial gathering to worship, vote in legislative sessions, and attend workshops.

"We are excited to have had the opportunity to take part in the Assemblies of God General Council and be in fellowship with people of faith, sharing information about the biblical values of our ministry and how Liberty HealthShare might help them choose more-affordable healthcare options," said Pastor Wes Humble, Liberty HealthShare's executive director of ministry, community relations, and events.



Join Us in Praying for Members and Their Families

It's a privilege to lift up one another. Join us as we pray for these members and their families:

- Who have lost a loved one
- Who are seeking answers regarding a health condition and their treatment options
- Who are caring for family members going through a difficult time
- Who are on hospice
- Who have upcoming eye surgery
- Who need freedom from pain





Gut Health Overview

By Amy Hagen - BSN, RN, and VP of Medical Services

We've all heard the phrase "trust your gut." But what if we take that a bit more literally? There is a growing body of research and evidence pointing to the fact that the health of our gut microbiome has an undeniable and far-reaching effect on our health.

What is the Microbiome?

Your gastrointestinal tract ([GI tract](#)) is the part of your body that breaks down what you eat and drink into nutrients. Through microorganisms living in your intestines your body puts those nutrients to work. These hard-working organisms are what constitute your [microbiome](#).

In a healthy person the microbes within the microbiome all work together to keep a person's gut, and the rest of the body by extension, in balance and healthy.

Signs Something is Off

So, if all those little things in your gut can have such a huge impact on how you feel, when do you know that something isn't right? Just as with every other ailment, there are [signs and symptoms](#) that can identify a possible problem.

If you're bloated or have excessive gas, there might be trouble brewing. Furthermore, if you have constipation, diarrhea, or excessive weight gain, then you can reasonably suspect that your gut might not be operating at peak capacity.

Be sure to speak with your physician if you have any questions or concerns, especially if you are experiencing symptoms which are affecting your day-to-day life.

How you Eat

Are you doomed to a life of flatulence and discomfort if your microbiome isn't healthy? No way! There are some things that you can do to promote a healthy GI tract.

Eat foods that are [rich in probiotics](#), like kefir and fermented or pickled foods. The probiotics in these foods will help your gut do its job by strengthening the microorganisms therein. Additionally, avoid foods that are heavily processed or contain a large quantity of refined sugars which can promote the growth of negative microbes in your microbiome.

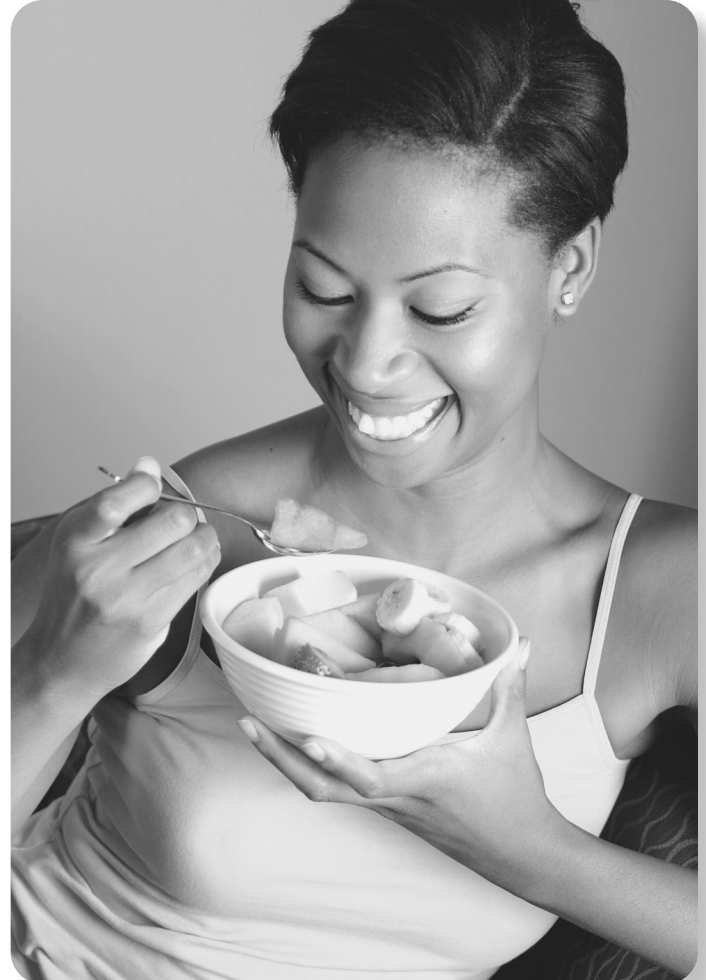
Greasy fast food every night spells biome biohazard. The key is to keep a good balance!

How you Live

In addition to your diet, there are some other steps that you can take to make sure that your digestive biome is on the right track.

Good sleep, in both quantity and quality, is crucial to achieving health in all areas; your gut is no different. In tandem with good sleep is exercise, as a strong cardiovascular system can support all the health systems in your body. Finally, managing your stress is crucial, as high levels of [stress](#) can throw your whole body out of whack.

Liberty HealthShare members share into both primary care physicians as well as some naturopathic and alternative treatments. Take charge of your healthcare and help your gut health help you!



Telehealth Popularity Continues to Grow

A relative newcomer to the world of healthcare, telehealth is growing in popularity.

Hampered by technology, only 4% of doctors offered video telehealth to their patients in 2019, according to research by the RAND Corp. Just two years later, during the technological boom spurred by the pandemic, this number had grown to 45%.

The American Medical Association reported in 2021 that a majority of doctors “enthusiastically embraced” telehealth and intended to use it more often. The AMA found that 85% had used telehealth to care for their patients.

However, it’s not just providers who have welcomed telehealth.

According to the 2023 Health Care in Focus Report, 58% of consumers surveyed said they had used telehealth in the past 12 months. Furthermore, more than 90% of them said they were satisfied with the care they received.

An economic report in April 2023 found that between 30% and 40% of people had used telehealth on at least a monthly basis. This compares to 50% for monthly in-person visits.

Liberty HealthShare members in the Liberty Unite, Liberty Connect, and Liberty Essential sharing programs can take advantage of free telehealth services for both non-emergency care and mental wellness.

DialCare Physician Access and DialCare Mental Wellness are offered through the Careington suite of [services](#) available to members.

Eligible members can use 5 free non-emergency telehealth visits a year via phone or video to receive treatment and advice for common ailments, including colds, the flu, rashes, and more. This could save a family of 4 about \$3,000 compared to urgent care visits.



Additionally, eligible members have 12 free mental wellness telehealth visits from licensed mental health professionals a year. This provides a safe, secure, and private means of seeking assistance. This could save a family of 4 more than \$7,000 compared to in-person counseling sessions.

Members of the Liberty Rise sharing program also have access to these telehealth options, but pay the provider a per-visit fee (DialCare Physician Access, \$55; DialCare Mental Wellness, \$85). Telehealth resources are not offered to Liberty Assist members.

Earlier this year, Liberty HealthShare hosted a 30-minute webinar, “Make Your Health and Mental Wellness a Priority in 2023 with Our New Cost Saving Features.” Members can access a recording of the webinar in their ShareBox by selecting “Resources” in the Dashboard and “Instructional Videos” to view it and learn more.

Information about how to access the telehealth features is included in the “Welcome Kit” emailed to new members from Careington. If you did not sign up when you received your kit, or have questions, call Careington at 833.317.4347.

Refer a Friend, Earn \$150

Long a popular program for Liberty HealthShare members, Refer-a-Friend is a great way to share information about our ministry to friends, family, and colleagues for whom healthsharing might be a good fit for both their spiritual beliefs and an affordable way to manage their healthcare expenses. Plus, you can earn \$150 for each referral.

A current healthsharing member will receive a \$150 Visa gift card for each referred individual who enrolls and maintains their membership for two consecutive months.

The process is easy. Simply fill out the on-line form found in your [ShareBox](#) and click Submit. Our enrollment team will contact them and handle everything else.

*The Refer a Friend Program is not available in Pennsylvania or Massachusetts. The number of Referreds that Referrers in either Maryland or Montana may refer is limited to six per year.

Member Experience: Thankful to Walk Again

I had a very severe accident two and a half years ago. I couldn't walk. During COVID delays there were problems getting my hospital bills processed. I was getting letters from bill collectors, and it was very difficult time for me.

Whenever I talk with someone at Liberty HealthShare, they've been kind. Every time I called Liberty HealthShare, the issue I was dealing with was taken care of. This past Monday, I got a call that all the shares were sent out for my medical costs.

With the introduction of HST and the new sharing process, I'm no longer the middleman for my medical expenses.

I'm turning 65. Other than my accident, I'm very healthy. I'm going on Medicare and will be joining the Liberty Assist program. For only \$85 a month, I'm using it as a catastrophe program and a way to be prepared in case something happens again.

I am very blessed to say I'm walking well and have only slight paralysis left. My doctor told me I can expect it all to go away.

As a Pastor, I pray for many people, but I rarely get that type of care in return. I've experienced real peace and support by people who called from Liberty HealthShare and prayed for me. It meant the world to me.

The better part of wisdom is to be prepared. I was a very active person, and I will be again. I can't run yet, but I can move pretty darn fast.

I believe we are all image bearers, and when we as believers talk with others, it's God's image standing before us.



David

JULY SHAREPOWER

Our monthly report of members' shared resources.



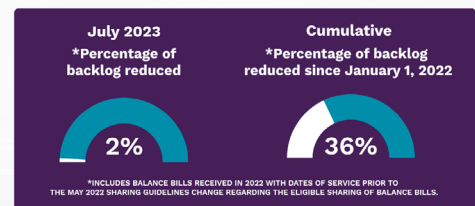
SharePower Received \$14,412,361
The monthly amount of voluntary contributions available to share members' eligible medical expenses.



Medical Expenses Shared \$14,380,420
The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$7,960,161
The amount of eligible medical expenses submitted by members and providers after repricing, ineligibility, and AUA application. This amount may be reduced after additional negotiations.



*INCLUDES BALANCE BILLS RECEIVED IN 2022 WITH DATES OF SERVICE PRIOR TO THE MAY 2022 SHARING GUIDELINES CHANGE REGARDING THE ELIGIBLE SHARING OF BALANCE BILLS.

NOTE: THE BACKLOG INCLUDES MEDICAL EXPENSES THAT WERE SUBMITTED AND DETERMINED TO BE ELIGIBLE FOR SHARING IN ACCORDANCE WITH THE SHARING GUIDELINES BEFORE JANUARY 1, 2022, BUT HAVE YET TO BE SHARED. IT DOES NOT INCLUDE BALANCE BILLS RECEIVED IN 2022 FOR MEDICAL EXPENSES ELIGIBLE FOR SHARING BEFORE THE MAY 1, 2022 SHARING GUIDELINE CHANGES AND SHARED AFTER JANUARY 1, 2022. THE DIFFERENCE BETWEEN SHAREPOWER RECEIVED AND MEDICAL EXPENSES RECEIVED IS MONEY THAT IS AVAILABLE TO BE APPLIED TO PRE-2022 BACKLOG. THAT TOTAL, HOWEVER, MAY NOT BE REFLECTED IN THE MONTHLY AND CUMULATIVE BACKLOG REDUCTION PERCENTAGES EACH MONTH. NEGOTIATIONS WITH PROVIDERS OFTEN RESULT IN DISCOUNTS AND THE ELIMINATION OF BALANCE BILLS IF A GROUP OF MEDICAL EXPENSES (SOME IN THE BACKLOG AND SOME FROM 2022 OR 2023) ARE ALL PAID AT THE SAME TIME. WHILE THIS CAN IMPACT THE REDUCTION PERCENTAGE FOR A GIVEN MONTH, THE NET EFFECT IS A FASTER OVERALL REDUCTION IN THE BACKLOG THAT MAY NOT BECOME APPARENT FOR SOME TIME.

Employee Spotlight: Melanie

August's employee spotlight is Melanie, one of Liberty HealthShare's valuable medical bill processors.

Working in the medical bill processing department, Melanie works on special projects for the department. "I review bills that have been submitted by our members and providers. My favorite thing about serving our members is being able to ensure that their medical expenses are processed in a timely fashion while being accurate," she said.

Overseeing the billing processes helps Liberty HealthShare members get the healthcare they need at more affordable prices. A six-year veteran of the department, Melanie describes Liberty HealthShare as caring, trustworthy, and passionate. She enjoys working with her team for the benefit of our members.

"I really appreciate my director Lisa, and my managers, Rayna and Deeann, for having faith and trust in me while working on important projects like the backlog. I am confident in my leadership, in both my department and the ministry, and I love helping our members get their backlog bills shared."

Through her hard work, Melanie processes expenses and helps our new health sharing members share medical expenses within 60-90 days. Melanie believes in loving everyone for who they are, following God's command to love all. Outside of her service at Liberty HealthShare, this love extends to baseball and the Cleveland Guardians. "If I could, I would probably go to a game every weekend - Go Guardians!"



He Is Close

By Pastor Wes Humble - Executive Director of Ministry, Community Relations, and Events

The Lord is good, a strong refuge when trouble comes. He is close to those who trust in Him. Nahum 1:7 NLT

Where do you go when you are seeking a refuge? I've known people who have a physical place or prayer area set up so they can always pray in a familiar place. Some may take a drive in their vehicle and find a safe place there with no one else around.

I don't know about you, but when I need a place of refuge, or trouble has come, it's not about place for me, it's about presence. God doesn't have any actual forts or bullet and bomb proof shelters, but He is the actual fortress. It is in Him that I find my protection. It is in His presence that I can feel secure.

When you trust Him, you will find Him to be close. As I am writing this today, I am aware of friends with great struggles going on at this moment.

One is waiting on a call from the doctor regarding a cancer scan, and another is waiting to see her husband who has been in the hospital for nearly 30 days without access to family and friends. The news has the potential to be negative every day. Emotions run high and fear is often way too near.

Press in close to Jesus. Call out to Him. Take time to be quiet and listen for His voice of refuge deep in your soul. Run to Him. Be aware of His presence because this presence is your refuge and place of safety.

Dear God, who else do I have to run to for refuge but you? As good as my family and friends may be, it is you, Lord, that provides me the safety I need and long for. Amen.

If you would like prayer for yourself or a family member from our Pastoral Care Team, you can request prayer inside your PrayerBox found inside your [ShareBox](#).

Important Liberty HealthShare Member Information

HST Connect: Provider Network

Visit hstconnect.com/lhs or call 800.440.7427

Provider Submits Medical Billing to:

EDI Payor ID: 90753

Liberty HealthShare

PO Box 35691 | Canton, OH 44735

ShareBox

Important Membership Tools

- Access Sharing Guidelines
- Review medical expenses
- View your AUA and sharing history
- Check status of submitted expenses
- View/change contact information
- PrayerBox - request and provide prayer

Prenotification

If your provider prescribes a non-urgent treatment, testing procedure, or surgery, please send us a prenotification request form found in your ShareBox.

An electronic prenotification form is available for your provider in our Provider Portal.

Urgent prenotifications should be called into our Prenote department at 855.585.4237.

Member Services

Need Member Services support?

We encourage you to use [ShareBox](#)

or call us at 855.585.4237.

You may also email us at

info@libertyhealthshare.org.

We will address your inquiry as soon as possible.

Telehealth, Discount Program Reminder

New members should look for and access their digital Careington "Welcome Kit" for our cost savings tools, telehealth for physical and mental health, and discounts on prescriptions, dental and vision care, and LASIK surgery. Our cost saving programs, located on the dashboard section of ShareBox, are provided to members of Liberty Unite, Liberty Connect, and Liberty Essential for free. Liberty Rise members are offered these services, but pay a fee to the telehealth provider when they utilize it. If you have questions, please call 833.317.4347.

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be shared or assigned to others for payment. No other member will be compelled to contribute toward the cost of your medical bills. Sharing toward any medical bill you might have by another member is completely voluntary. This program should never be considered a substitute for an insurance policy. This program is not regulated by any state insurance agency, and your liabilities are not covered by any fund, public or private. Whether or not you receive any payments for medical expenses and whether or not Liberty HealthShare continues to operate, you are always liable for any unpaid bills.

How to Update Your Membership

It's important to keep your membership information, such as your address and contact information, up-to-date in your ShareBox. This can help improve sharing times for you and all of our members. Log into your [ShareBox](#). On the left-hand side click on "MEMBERSHIP," and review your email, phone, and address to ensure they are correct. You can also make program changes, update your sharing name, or update your share funding.

Enrollment Anniversary

On the anniversary of your enrollment date, you will be charged \$75 in renewal dues in addition to your suggested monthly share amount.

Submit Medical Expenses Within 180 Days

Providers need to submit an expense within 180 days of your medical service. You can monitor submitted expenses in your ShareBox.

Depositing and Cashing Checks

When you receive a check from Liberty HealthShare, please deposit or cash it as soon as possible. When an expense is matched to a contribution, the funds are immediately available. However, as a security precaution, checks may not be deposited after 90 days, so it's important to deposit or cash a check when it's received.

Member Payments

All monthly shares should be sent via ShareBox.

If you are unable to access your ShareBox, mail your monthly share to the following address:

Payee: Gospel Light DBA Liberty HealthShare

Payment Address: PO Box 771972,

Detroit, Michigan 48277-1972

