Liberty HealthShare®

DECISION GUIDE

Discover the Power of a Healthcare Sharing Ministry

A healthcare sharing ministry of Gospel Light Mennonite Church Medical Aid Plan, Inc.

WHAT IS HEALTH SHARING?

There are several terms used to describe health sharing. Some of the most popular are:

- Healthcare sharing
- Christian medical sharing
- Medical cost-sharing

But make no mistake. Whatever you call it, health sharing is not insurance.

Liberty HealthShare	Traditional Healthcare
✓ Lower monthly contributions	✗ High premiums & deductibles
✓ Determine cost-effective options	✗ Pay more if out-of-network
✓ Choose any doctor	✗ Choose from a limited network
✓ Find treatments anywhere	✗ Eligibility may hinge on your location
✓ No referrals needed	✗ May need referrals
✓ Supported by a Christian community	✗ Handle everything on your own
✓ Non-profit Christian Ministry	✗ Profits go to big insurance companies

VS

Healthcare sharing is when members choose to voluntarily share one another's medical expenses. It's for people who desire more affordable healthcare, want the freedom to control their care, and share Christian values.

Liberty HealthShare is a non-profit 501(c)(3) Christian healthcare sharing ministry. We serve to only facilitate this mutual sharing. We direct your gifts to those who have eligible expenses.

Hebrews 13:16

Do not neglect to do good and to share what you have for such sacrifices are pleasing to God.

BENEFITS OF JOINING THE LIBERTY HEALTHSHARE MINISTRY

Liberty HealthShare helps members navigate the complex and confusing healthcare system. We promote the continuous, careful consideration of costs and services. Plus, we support our members as they pursue healthy lifestyles and power over their healthcare decisions.

A MORE AFFORDABLE OPTION

As a non-profit 501(c)(3) Christian healthcare sharing ministry, Liberty HealthShare is not driven by profit. Our priority is to help members approach healthcare as proactive consumers to minimize costs. You can choose from a variety of affordable sharing programs. Plus, you'll have the resources to carefully evaluate providers to find fair and reasonable pricing.

HST CONNECT

shows healthcare cost and quality information for comparison shopping

SIGNIFICANT DISCOUNTS

on prescriptions, dental, vision, and LASIK

TELEHEALTH SERVICES

for mental and physical wellness, saves you time and money

DENTAL SHARING PROGRAM

optional add-on available to all members

MORE CHOICES & MORE CONTROL

Liberty HealthShare members truly have options. They have the ability to choose from more than 900,000 providers in the PHCS nationwide network. Or they can choose a provider who doesn't participate in the network without penalty. You have the freedom to choose any healthcare provider. Cost, accreditations, and location are all in your control. Plus, choose your contribution amount based on your family size and healthcare needs as you see where your money goes.

- **HST Connect** has routinely updated information to help you compare or shop for your healthcare
- **ShareBox** gives you the visibility and control to securely manage your medical expenses
- **SharePower** provides transparency into member medical expenses received and shared

BELONG TO A CHRISTIAN COMMUNITY

Our health is one of our most valuable resources. Our Christian community strives to take direct control of their healthcare and share the burdens of others. Join a group of spiritually driven members who believe in maintaining a Christian lifestyle. Health-conscious people have fewer bills, lower costs, and more rapid recoveries.

- **Person-to-Person Cost Sharing** directly to and from other members
- **PrayerBox** allows members to request and provide prayer, support, and cheer
- **Regular Newsletters** provide information and inspiration to our members
- **Informative Articles & Blogs** educate members to be good stewards and enjoy better health

HOW HEALTH SHARING WORKS

1

Give: You're part of a powerful, sharing community! Keep it active and healthy. Contribute your monthly share amount to protect our community "SharePower," which is used to help pay the eligible medical expenses of other members.

2

Choose: Visit any doctor or medical facility you want. Work with providers that offer fair pricing and believe in the power of sharing. Simply show your Liberty HealthShare ID card.

3

Submit: Your provider will electronically submit your medical bill to Liberty HealthShare to be considered for sharing. You don't have to ask for discounts.

4

Track: Check your email and secure ShareBox site for important updates on your submitted expenses. While you wait, offer prayer, support, and encouragement to other members via an online PrayerBox.

5

Receive: Once the sharing process is complete, you or your provider will receive funds from other members. We strive to share eligible medical expenses in 60-90 days.

> **Liberty HealthShare is awesome! Wonderful, friendly, and caring customer service. They are always eager to help answer any questions that come up with billing and willing to work with your healthcare providers on your behalf.**
>
> **Kaleigh P**

> **My experience with Liberty HealthShare has been nothing but positive. When I had questions about a bill that was submitted, I was able to get clarification. I highly recommend Liberty HealthShare to anyone.**
>
> **Frank M**

Restrictions apply. See Sharing Guidelines for complete details.

AFFORDABLE PROGRAMS FOR FAMILIES, COUPLES, & SINGLES— YOUNG AND OLDER

With Liberty HealthShare, there are a variety of programs to choose from. All options are affordable and designed to fit the needs of different types, and sizes, of families. You have control over choosing providers that offer fair pricing. Plus, you have access to resources that help you identify quality care and manage savings on healthcare spending.

SINGLES

Single Programs starting at

$ 89 / mo

COUPLES

Couple Programs starting at

$ 169 / mo

FAMILIES

Family Programs starting at

$ 319 / mo

Up to 4 people, $65 for each additional person

AGE-SPECIFIC PROGRAMS

Young Adult Program for

$ 122 / mo

Ages 18-29

Programs starting at

$ 87 / mo

Ages 65 And Older Enrolled in Medicare

OPTIONAL ADD-ON

Liberty Dental Sharing Program
starting at

$ 35 / mo

For an individual

FAMILY SHARING PROGRAM OPTIONS

Affordable Prices for All Family Sizes

With Liberty HealthShare, a family of four is enrolled for one low price per month. Any family with more than four members only contributes an additional $65 per month, per additional member. Our healthcare sharing community shares into your family's eligible medical needs.

Liberty Unite

Monthly Contribution

Under 35	**$874**
35 to 49	**$1,028**
50+	**$1,276**

$2,250
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

100% No co-share — of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Connect

Monthly Contribution

Under 35	**$658**
35 to 49	**$771**
50+	**$967**

$3,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

85% 15% co-share — of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Essential

Monthly Contribution

Under 35	**$513**
35 to 49	**$606**
50+	**$750**

$12,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

75% 25% co-share — of eligible medical expenses up to $600,000 shareable per incident after AUA

Liberty Freedom

Monthly Contribution

35 and under	**$319**

$20,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

100% No co-share — of eligible medical expenses up to $300,000 shareable per incident or membership year, whichever occurs first, after AUA

Liberty Dental Sharing Program

$129 monthly contribution
+ $20 each for every member over 4 people

$200
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

All medical sharing programs have a $65 additional monthly share amount for each family member over 4 people
$75 annual renewal dues to support your family and the community

Restrictions apply, including pre-existing conditions. See Sharing Guidelines for complete details.

MEMBER STORY

"I don't know how any of this would have turned out without Liberty. We felt that we were free to make decisions for Christine without having to think about the expense."

Norman & Christine L
Parents of three daughters who endured health challenges with the help of Liberty HealthShare.

COUPLE SHARING PROGRAM OPTIONS

Affordable Prices for the Two of You

When it comes to healthcare spending, you have choices. Couples have the flexibility to select the contribution and share amounts that best match your resources and circumstances.

Liberty Unite

Monthly Contribution

Under 35	$472
35 to 49	$524
50+	$668

$1,750
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

100% No co-share
of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Connect

Monthly Contribution

Under 35	$349
35 to 49	$400
50+	$503

$2,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

85% 15% co-share
of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Essential

Monthly Contribution

Under 35	$266
35 to 49	$318
50+	$390

$8,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

75% 25% co-share
of eligible medical expenses up to $600,000 shareable per incident after AUA

Liberty Freedom

Monthly Contribution

35 and under	$169

$15,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

100% No co-share
of eligible medical expenses up to $300,000 shareable per incident or membership year, whichever occurs first, after AUA

Liberty Dental Sharing Program

$69 monthly contribution

$150
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

All medical sharing programs have a $65 additional monthly share amount for each family member over 4 people
$75 annual renewal dues to support your family and the community

Restrictions apply, including pre-existing conditions. See Sharing Guidelines for complete details.

MEMBER STORY

"It's been smooth. It's been refreshing. It's been easy. Being a part of the community is another thing we look at, as our values align with it. And this is one we're proud to say we're a part of."

Mark & Kris
Business owners

ARE YOU 18-29 YEARS OLD? OR 65 YEARS OR OLDER?

Go to pages 9 or 10 to see if you qualify for our special, budget-friendly Liberty Rise or Liberty Assist sharing programs.

INDIVIDUAL SHARING PROGRAM OPTIONS

Affordable Prices Just for You

Liberty HealthShare brings clarity and simplicity to all our medical cost-sharing programs. There are a variety of programs available to choose from. All options are not only affordable, but also built to fit the needs of individuals.

Liberty Unite

Monthly Contribution

Under 35	$266
35 to 49	$318
50+	$369

$1,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

100% No co-share

of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Connect

Monthly Contribution

Under 35	$215
35 to 49	$246
50+	$287

$1,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

85% 15% co-share

of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Essential

Monthly Contribution

Under 35	$163
35 to 49	$184
50+	$225

$4,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

75% 25% co-share

of eligible medical expenses up to $600,000 shareable per incident after AUA

Liberty Freedom

Monthly Contribution

35 and under	$89

$10,000
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

100% No co-share

of eligible medical expenses up to $300,000 shareable per incident or membership year, whichever occurs first, after AUA

Liberty Dental Sharing Program

$35 monthly contribution

$75
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

All medical sharing programs have a $65 additional monthly share amount for each family member over 4 people
$75 annual renewal dues to support your family and the community

Restrictions apply, including pre-existing conditions. See Sharing Guidelines for complete details.

MEMBER STORY

"Liberty HealthShare to me is a caring community of like-minded people that are sharing together for welfare of all."

Greg O
A voice actor whose doctor recommended Liberty HealthShare.

ARE YOU 18-29 YEARS OLD? OR 65 YEARS OR OLDER?

Go to pages 9 or 10 to see if you qualify for our special, budget-friendly Liberty Rise or Liberty Assist sharing programs.

SPECIAL SHARING OPTIONS

Liberty Rise: *18–29-Year-Olds*

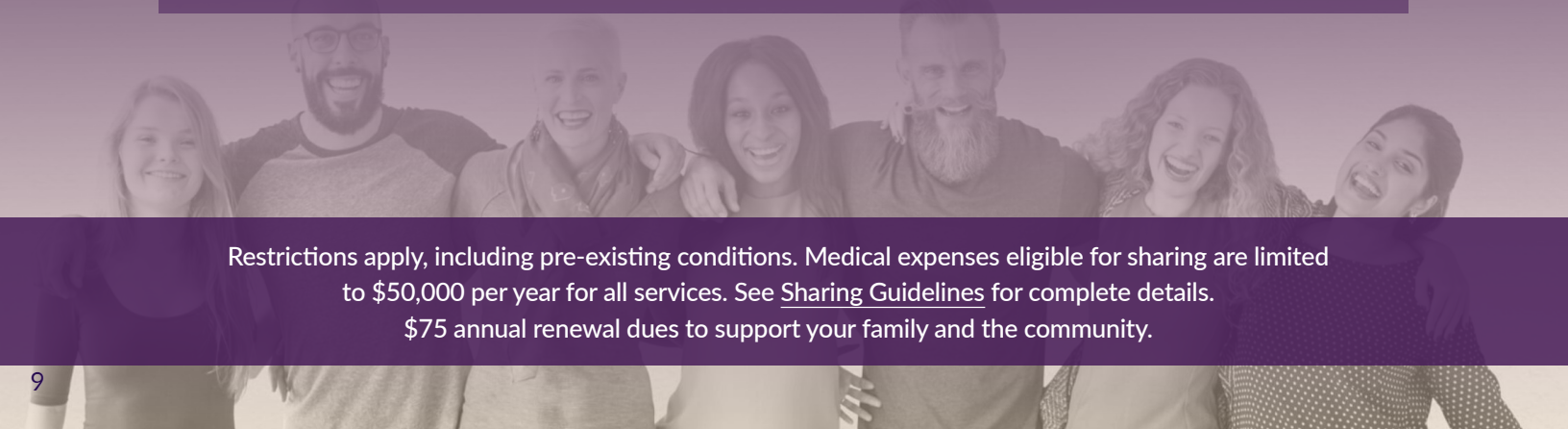
Liberty Rise is a budget-friendly program for young adults starting out on their own. It's a low-cost alternative for individuals without children. If you're married, you and your spouse must each apply for separate memberships. Enroll in this affordable program to take charge of your own healthcare.

Liberty Rise
Young Adults Ages 18-29

Monthly Contribution: $122

Medical Expenses Eligible for Sharing	Unshared Amount per Visit	Maximum Sharing Limit
Primary Care Physician	**$25**	**$750** / year
Specialist Physician	**$40**	**$750** / year
Urgent Care	**$50**	**$500** / year
Hospital Stay*	–	**$1,250** / day
In-/Out-Patient Surgeon Fee*	–	**$1,250** / day
Emergency Room	**$500**	**$1,000** / year
CT Scan	**$200**	**$1,250** / year
MRI Scan	**$200**	**$1,250** / year

*Prenotification required



Restrictions apply, including pre-existing conditions. Medical expenses eligible for sharing are limited to $50,000 per year for all services. See Sharing Guidelines for complete details.
$75 annual renewal dues to support your family and the community.

SPECIAL SHARING OPTIONS

Liberty Assist: *65 And Older Enrolled in Medicare*

Liberty Assist is an affordable program for people ages 65 and older who are enrolled in Medicare Parts A and B. Medicare covers most, but not all, healthcare costs. Liberty Assist can help you fill the gaps and control your medical expenses.

- **Enrollment must occur within 3 months prior, 3 months after, or the month of turning 65 years of age**
- **The 7-month window does not apply to current Liberty HealthShare members or former Liberty HealthShare members who are currently enrolled in a Medicare Advantage Program**
- **Individuals whose employer-provider insurance is terminated must enroll within 30 days of termination**
- **Married individuals must each apply and participate as separate sharing members**

Liberty Assist
65 And Older Enrolled in Medicare

$1,500
Annual Unshared Amount (AUA) you are responsible for before sharing can take place

Age Range	Monthly Contribution
65-69	$87 /mo
70-74	$92 /mo
75-79	$123 /mo
80-84	$159 / mo
85-90	$187 /mo
91+	$281 /mo

- ✓ **This program is secondary to Medicare Parts A and B**
- ✓ **No pre-existing condition limitations**
- ✓ **Once the AUA has been met, the difference between the Medicare allowable amount and the amount paid by Medicare may be eligible for sharing**
- ✓ **Medical expenses eligible for sharing are limited to $100,000 per year for all services**

Restrictions apply. See Sharing Guidelines for complete details.
$75 annual renewal dues to support your family and the community.

MEMBER STORY

"I'm alive and well, and it's because of Liberty HealthShare and what they did for me."

Steve S
Retired member that experienced surprising challenges following a routine wellness visit.

OPTIONAL ADD-ON

Liberty Dental Sharing Program

The Liberty Dental Sharing Program is available as an optional add-on to any Liberty HealthShare medical sharing program. Our new dental sharing program can help you get the dental care you need at an affordable cost.

With Liberty Dental:

- ✓ See any licensed dentist of your choice
- ✓ Receive up to 100% sharing of eligible dental preventative care expenses
- ✓ Low monthly share amounts
- ✓ Low AUA amounts
- ✓ Combine Liberty Dental with the existing Careington Dental for even greater savings

Liberty Dental

Sharing Contribution Breakdown

	Monthly Share Amounts:	AUA Amounts:
Single	**$35**	**$75**
Couple	**$69**	**$150**
Family up to 4 members	**$129**	**$200**
Family of 5 members and more	**$129*** * $20 for each additional member over 4 members	**$200**

See Sharing Guidelines for complete details.

ELIGIBLE SHAREABLE MEDICAL EXPENSES*

Liberty HealthShare can help you save big on healthcare expenses. But as a community of health-conscious people, we have an ethical obligation to our fellow members. We must respect and care for our physical bodies and make wise choices to not place unnecessary burdens on those sharing with us. That's why only medical expenses that align with our Christian values are eligible for sharing.

- Wellness and screening appointments
- Ancillary therapies
- Physical and clinic visits
- Home health care
- TeleHealth visits
- Medical testing
- Ambulance transport
- Urgent care
- Vaccinations
- Emergency care
- Surgery and hospital care
- Prenatal and maternity care

*Restrictions apply, including pre-existing conditions. Not all expenses are eligible for sharing in the Liberty Freedom, Liberty Rise, and Liberty Assist Sharing Programs. See Sharing Guidelines for complete details.

INELIGIBLE MEDICAL EXPENSES

Because our medical cost-sharing programs are voluntary and limited to amounts shared by members, not all medical expenses are shareable. As a community, we do not share expenses associated with unhealthy choices, voluntary/cosmetic procedures, or those deemed ineligible according to our Sharing Guidelines.

- ✕ Pre-existing conditions during the first year of membership
- ✕ Maintenance medications and prescriptions*
- ✕ Dental/Vision expenses*
- ✕ Expenses other than accidents, acute illness, or injury within the first 60 days of membership
- ✕ Medical expenses of $200 or less in billed charges, unless otherwise noted in the Sharing Guidelines

*While maintenance medications, prescriptions, and dental/vision expenses are not sharable in our medical cost sharing programs, Liberty HealthShare members can add the Liberty Dental Sharing Program to their membership for an added monthly share amount. Liberty Dental can also be used in conjunction with the Careington Dental discount program for these expenses, and there are additional Careington discount programs for prescriptions and vision. See Sharing Guidelines for complete details.

FINANCIAL INTEGRITY & ACCOUNTABILITY

We seek to build a spirit of public trust in all that we do by earning the trust of our members through transparency and honesty, and by ensuring that our members fulfill their obligations to be truthful and honest with each other.

COMMON VALUES

All members pledge to abide by a Statement of Beliefs and to truthfully disclose information about themselves, both when they join and when they submit medical expenses to be considered for sharing by the Liberty HealthShare community.

PROPER USE OF FUNDS

We use state-of-the-art technology to verify medical information and to ensure that funds contributed to members are used exclusively to pay shared medical expenses. We track all monthly assignments and confirm that members submit their monthly share amounts.

INDEPENDENT VERIFICATION

Our Board of Directors is the final authority that oversees the entire organization. Our Board Members are independent, non-compensated decision makers who follow a strict conflict of interest policy.

FINANCIAL STEWARDSHIP

We work to operate our ministry in the most efficient, cost-effective way possible. Appoximately 94¢ of each dollar contributed by members is returned to them in sharing and services – only 6¢ is used for administration.

Annual Audit

Liberty HealthShare is audited annually by an independent outside firm to ensure proper use of funds. The most recent audit letter and our 990 Form is available publicly here, under "Annual Audit."

IS LIBERTY HEALTHSHARE RIGHT FOR YOU?

Our programs are specially tailored for people who maintain a Christian lifestyle, freely make responsible health choices, and believe in helping others. Find out if you qualify for Liberty HealthShare.

QUALIFICATIONS & ELIGIBILITY

Observe Christian Standards

- Strive to live in accordance with biblical principles.
- Honor the biblical teaching to "share one another's burdens" (Gal. 6:2).
- Participate regularly in worship or prayer.

Maintain a Christian Lifestyle

- Refrain from tobacco use in any form including smokeless tobacco and vaping devices.
- Follow scriptural teachings on the use or abuse of alcohol.
- Avoid abuse of prescription drugs, which means consuming prescriptions medications in a manner not intended by the prescriber that would likely result in bodily harm or dependency.
- Abstain from abuse of legal drugs or use of illegal drugs including any hallucinogenic substance, barbiturates, amphetamines, cocaine, heroin or other opiates, marijuana, illegal intravenous drugs, or narcotics.
- Exercise regularly and eat healthy foods that do not harm the body.

Accept Our Shared Beliefs

- We believe that Jesus Christ is the only way by whom we are forgiven of sins and are gifted salvation (John 14:6).
- We believe that our personal rights and liberties originate from God and are bestowed on us by God and are not concessions granted to us by governments or men.
- We believe every individual has a fundamental religious right to worship the God of the Bible according to scripture.
- We believe it is our biblical and ethical obligation to assist our fellow man when they are in need according to our available resources and opportunity (Gal 6:2; Acts 2:44 - 45).
- We believe it is our spiritual duty to God, and our ethical duty to others, to maintain a healthy lifestyle and avoid foods, behaviors, or habits that produce sickness or disease to others or ourselves.
- We believe it is our fundamental right of conscience to direct our own healthcare, in consultation with physicians, family, or other valued advisors, free from government dictates, restraints, and oversight.

HOW TO JOIN

At Liberty HealthShare, we're committed to reducing the complexity and confusion that often surrounds the healthcare system. Once you've reviewed and chosen from our medical cost-sharing programs, you're ready to start our simple application process.

Create an Account

Create an account with your preferred email address

Fill Out Information

Fill out health background information for yourself and any family members you may wish to include in your membership

Wait for Response

Allow 3 business days for us to process and review your application

You're Approved

Receive membership approval

WANT TO KNOW MORE?

Feel free to get in touch via email. Or give us a call Monday-Friday 8:30am - 6:00pm EST.

Email: info@libertyhealthshare.org | 855-585-4237

Liberty HealthShare®

Sharing Member Enrollment Application

A healthcare sharing ministry of Gospel Light Mennonite Church Medical Aid Plan, Inc.

SECTION 1: PRIMARY APPLICATION / GUARDIAN INFORMATION

Please print or type in black ink. Incomplete applications cannot be processed and will be returned.

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A		Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight		Gender *(Circle)* Male Female
Street Address	City	State	Zip	
Social Security Number (Optional)	Employer Name		Occupation/Title	
Home Phone	Cell Phone	Email		

SECTION 2: SPOUSE'S INFORMATION

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A		Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight		Gender *(Circle)* Male Female
Street Address	City	State	Zip	
Social Security Number (Optional)	Employer Name		Occupation/Title	

SECTION 3: DEPENDENT'S / CHILDREN INFORMATION

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A		Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight		Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent			College/University	
Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A		Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight		Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent			College/University	
Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A		Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight		Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent			College/University	

*Applicants with dependents are not eligible to enroll with the Liberty Rise Sharing Program. Dependents are not eligible for membership under the Liberty Assist Sharing Program.

SECTION 3: DEPENDENT'S / CHILDREN INFORMATION

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A	Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent		College/University	

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A	Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent		College/University	

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A	Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent		College/University	

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A	Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent		College/University	

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A	Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent		College/University	

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A	Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent		College/University	

Name (First, Middle, Last)		Is each person listed a dependent of the Applicant? (See Sharing Guidelines) ☐ Yes ☐ No ☐ N/A	Existing medical insurance to continue after enrollment ☐ Yes ☐ No
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
☐ Full Time College Student ☐ Internship ☐ Mission Field ☐ Disabled Dependent		College/University	

SECTION 4: ACKNOWLEDGMENTS

PROGRAM IS NOT INSURANCE: I acknowledge that I am applying for membership in Liberty HealthShare®, a healthcare sharing ministry of Gospel Light Mennonite Church Medical Aid Plan, Inc., that is voluntary and cooperative, and not insurance. I have read and understand any disclaimers to this effect and understand that there are no representations, promises, or guarantees that my medical expenses will be paid. I also understand that any funds that I may receive for medical expenses do not come from an insurance plan, but are voluntary donations by the members.

CHANGES TO GUIDELINES: I acknowledge that the Sharing Guidelines in effect on the date of medical services supersede any spoken or verbal communication and all previous versions of the Sharing Guidelines. I also understand that with notice to the membership, the Sharing Guidelines may change at the preferences of the membership and/or the Board of Directors of Liberty HealthShare.

MEMBERSHIP ENROLLMENT DUES REFUND: I acknowledge that the membership enrollment dues will be refunded if all individuals on my application are declined for membership. I also understand that the membership enrollment dues will not be refunded if, in the course of applying for membership, I fail to respond written or verbal inquires from Liberty HealthShare for more than thirty (30) days.

CALCULATION OF SUGGESTED MONTHLY SHARE: I acknowledge that the Suggested Monthly Share Amount is calculated on the total number of members, the amount of medical expenses submitted for sharing and the administrative cost of operating the program. I further acknowledge that the Suggested Monthly Share Amount is calculated on a periodic basis as needed and is subject to change. I understand that the donation of the Suggested Monthly Share Amount is voluntary and that I am not obligated to send any money.

RECEIVING WELL WISHES: I acknowledge that if I receive voluntary contributions from members for my medical expenses, at my discretion, secure contact information may be reported to the contributor for the purpose of receiving well wishes and encouragement from the contributor if they choose to do so.

APPLICATION ACCEPTANCE: I acknowledge that Liberty HealthShare has the absolute discretion to accept, reject or modify my membership. I will not assume that my application has been accepted until I have received a written confirmation from Liberty HealthShare.

ACCEPTANCE OF GUIDELINES: I have read and understand the Sharing Guidelines and accept them as the guiding document for all interactions between members and for determining the eligibility of medical expenses that I may submit for sharing. If a difference of opinion should arise as to the use, application or interpretation of those Sharing Guidelines, I will follow the Dispute Resolution process outlined in the Sharing Guidelines for the resolution of any or all disputes.

TWO MONTH WAIT: I acknowledge that for the first two months after the Enrollment Effective Date as a Sharing Member, medical expenses for any reason other than accidents, acute illness or injury are not eligible for sharing among members.

In Agreement of the Above Acknowledgments:

Applicant/Guardian Signature	Spouse Signature (If Applicable)	Date

SECTION 5: STATEMENT OF SHARED CHRISTIAN BELIEFS

Liberty HealthShare is made up of like-minded individuals who voluntarily share one another's medical expenses. Our core ethical beliefs mobilize our actions and we relate to one another in community because of them. We ask that each member subscribe to the following Shared Christian Beliefs.

WE BELIEVE:

We believe that Jesus Christ is the only way by whom we are forgiven of sins and are gifted salvation (John 14:6).

We believe that our personal rights and liberties originate from God and are bestowed on us by God and are not concessions granted to us by governments or men.

We believe every individual has a fundamental religious right to worship the God of the Bible according to scripture.

We believe it is our biblical and ethical obligation to assist our fellow man when they are in need according to our available resources and opportunity (Gal 6:2; Acts 2:44 - 45).

We believe it is our spiritual duty to God and our ethical duty to others to maintain a healthy lifestyle and avoid foods, behaviors, or habits that produce sickness or disease to others or ourselves.

We believe it is our fundamental right of conscience to direct our own healthcare, in consultation with physicians, family or other valued advisors, free from government dictates, restraints, and oversight.

I hereby agree to share in accordance with the above Statement of Shared Christian Beliefs:

Applicant/Guardian Signature	Spouse Signature (If Applicable)	Date

SECTION 6: SHARE AMOUNT CALCULATOR

Liberty Unite

Single
- ☐ Under 35 $266
- ☐ 35 to 49 $318
- ☐ 50+ $369

$1,000 AUA*

Couple
- ☐ Under 35 $472
- ☐ 35 to 49 $524
- ☐ 50+ $668

$1,750 AUA*

Family
- ☐ Under 35 $874
- ☐ 35 to 49 $1,028
- ☐ 50+ $1,276

$2,250 AUA*

$65 additional monthly share amount for each family member over 4 people

100% No co-share — of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Connect

Single
- ☐ Under 35 $215
- ☐ 35 to 49 $246
- ☐ 50+ $287

$1,000 AUA*

Couple
- ☐ Under 35 $349
- ☐ 35 to 49 $400
- ☐ 50+ $503

$2,000 AUA*

Family
- ☐ Under 35 $658
- ☐ 35 to 49 $771
- ☐ 50+ $967

$3,000 AUA*

$65 additional monthly share amount for each family member over 4 people

85% 15% co-share — of eligible medical expenses up to $1,000,000 shareable per incident after AUA

Liberty Essential

Single
- ☐ Under 35 $163
- ☐ 35 to 49 $184
- ☐ 50+ $225

$4,000 AUA*

Couple
- ☐ Under 35 $266
- ☐ 35 to 49 $318
- ☐ 50+ $390

$8,000 AUA*

Family
- ☐ Under 35 $513
- ☐ 35 to 49 $606
- ☐ 50+ $750

$12,000 AUA*

$65 additional monthly share amount for each family member over 4 people

75% 25% co-share — of eligible medical expenses up to $600,000 shareable per incident after AUA

Liberty Freedom

Single
- ☐ 35 and under $89

$10,000 AUA*

Couple
- ☐ 35 and under $169

$15,000 AUA*

Family
- ☐ 35 and under $319

$20,000 AUA*

$65 additional monthly share amount for each family member over 4 people

100% No co-share — of eligible medical expenses up to $300,000 shareable, per incident or membership year, whichever occurs first, after AUA

Liberty HealthShare's Rise, Assist, Unite, Connect, and Essential Sharing Programs include access to our cost-saving tools.
The amount of shared medical expenses are reduced for persons enrolled in Medicare.
The monthly share amount is based on the age of the oldest person on the membership whether or not he/she is the primary member.

Liberty Rise

For Young Adults

- ☐ 18-29 $122

Liberty Assist

For Seniors Enrolled in Medicare Parts A and B

☐ 65-69	$87	☐ 80-84	$159
☐ 70-74	$92	☐ 85-90	$187
☐ 75-79	$123	☐ 91+	$281

$1,500 AUA*

*Annual Unshared Amount (AUA) you are responsible for before sharing can take place

Liberty Dental

Optional Add-on		AUA
☐ Single	$35	$75
☐ Couple	$69	$150
☐ Family up to 4	$129	$200
☐ Family, 5 and more	$129[a]	$200

[a] +$20 each over 4 people

*The Annual Unshared Amount for each program level must be met before medical expenses are eligible for sharing. $75 annual renewal dues for all six medical cost sharing programs. Please Note: Medical expenses for any reason, other than accidents, acute illness, or injury, are not eligible for sharing among members within the first 2 months after enrollment effective date as a sharing member. The suggested monthly share amounts listed above are for informational purposes only. Do not enclose this amount with your application. After application acceptance, you will be informed of your effective date.

SECTION 7: SIGNATURES

With my signature below, I do hereby pledge to participate in the medical cost sharing program sponsored and administered by Liberty HealthShare and do hereby certify that I have provided truthful and accurate information to the best of my knowledge.

Applicant/Guardian Name (Print)

Applicant/Guardian Signature _____ Date _____

If Couple or Family applying for membership in the Liberty Unite, Liberty Connect, Liberty Essentials, or Liberty Freedom Sharing Programs:

Spouse Name (Print)

Spouse Signature _____ Date _____

SECTION 8: ENROLLMENT FEE | MONTHLY SHARE

☐ I select the following payment method for submitting my membership enrollment dues of $135.

☐ I hereby approve, permit and expect monthly auto-payment debiting from my account.

If I am approved for membership, I understand that the following information will be used for my ongoing monthly participation. I will be assigned my own online, secure 'ShareBox' to submit my monthly share amount directly to another member with medical expenses, other than the first two months of my suggested share amount which will be submitted directly to Liberty HealthShare.

I understand that this authorization will remain effect until I cancel it in writing, and I agree to notify Liberty HealthShare in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next share date. In the case of a transaction being rejected by the bank or credit card network, I understand that Liberty HealthShare may attempt to process the charge again. I certify that I am an authorized user of this bank/credit/debit account and will not dispute these scheduled transactions, so long as the transactions correspond to the terms indicated in this authorization form.

DISCOUNT CODE

Do you have a discount code? ☐ Yes ☐ No **Enter code here:** _____

ACH PAYMENT INFORMATION

☐ Checking **Account Name:** _____ **Bank Name:** _____

☐ Savings **Account Number:** _____ **Routing Number:** _____

Billing Address: _____

City: _____ **State:** _____ **Zip:** _____

Authorized Signature: _____ **Date:** _____

CREDIT / DEBIT PAYMENT INFORMATION

Card Network: ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Payment Type: ☐ Debit Card ☐ Credit Card **Card Auto-Approval:** ☐ Yes ☐ No **Amount Due:** ☐ $135

Credit Card / Debit Card Number: _____ **Expiration Date:** _____ **CVV:** _____

First Name On Card: _____ **MI:** _____ **Last Name on Card:** _____

Billing Address: _____

City: _____ **State:** _____ **Zip:** _____

Authorized Signature: _____ **Date:** _____

SECTION 9: APPLICATION CHECKLIST

☐ Complete each page and leave nothing blank. Use 'not applicable' (N/A) if necessary.

☐ Each adult applying must sign all signature areas.

☐ Submit completed Application and Enrollment Fee to Liberty HealthShare.

☐ Submit completed Medical History Questionnaire to Liberty HealthShare.

FOR OFFICE USE ONLY

Revd: ____/____/____ Dues PD: ____/____/_____ Adults #: ____ Start: ____/____/____ Ck#: _____/ CC / WEB Children #: ____ N'fied: ____/____/____

Share Amt Due: _____ MS#: _____ S: Y / N C: Y / N F: Y / N

NOTICE: 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 paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.

Medical History Questionnaire

PLEASE COMPLETE EVERY FIELD IN ITS ENTIRETY

Answer each question for every person on the Application, including dependents, and for the entire period specified. (Please make copies if needed for dependents). NOTICE: Liberty HealthShare relies on the information you provide in this Questionnaire to determine whether you are eligible for membership. You must provide truthful and complete answers to the following questions to the best of your ability. You must fully answer all health history questions. If Liberty HealthShare approves your application for membership and later discovers that you withheld material information that would have been a determinative fact, we may rescind your membership. "Yes" answers will not necessarily cause an applicant to be denied membership, but may require further information to be provided on the Medical History Explanation section.

All questions must be answered or the application will be returned. If you cannot answer either "YES" or "NO" for a specific question, check the "NOT SURE" box. For example you can check the "NOT SURE" box if you do not understand a medical term being used, are not sure whether you have or had a listed medical condition, or cannot remember the exact time frame when you had a medical condition. For any question where you answer either "YES" or "NOT SURE" please provide the information requested in the Medical History Explanation section. Liberty HealthShare may need to contact you and ask further questions regarding your "YES" or "NOT SURE" responses in order to process your application.

APPLICANT'S INFORMATION

Name (First, Middle, Last)			
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
Street Address	City	State	Zip
Social Security Number *(Optional)*	Employer Name		Occupation/Title

MEDICAL HISTORY (1 OF 3)

Please check box for each answers below:

1. Are you or a family member currently on any type of medication?	☐ Yes	☐ No	☐ Not Sure
2. Within the last 60 days, have you seen a health care provider(s) for any reason? Including any type of testing?	☐ Yes	☐ No	☐ Not Sure
3. Within the past 36 months, have you been hospitalized or treated in an urgent care or emergency room for any reason?	☐ Yes	☐ No	☐ Not Sure
4. (This question applies to females) Have you ever consulted with a health care provider or been diagnosed or treated for:			
A. Amenorrhea (absence of menses)	☐ Yes	☐ No	☐ Not Sure
B. Any gynecological abnormalities	☐ Yes	☐ No	☐ Not Sure

MEDICAL HISTORY (2 OF 3)

Please check box for each answers below:

5. Do you currently have a PCP (Primary Care Physician)?	☐ Yes	☐ No	☐ Not Sure
6. Date of last physical and labs.	Date: ____/____/_____		
7. Have you ever been diagnosed or treated for any type of cancer, leukemia, melanoma, or malignant tumor(s)?	☐ Yes	☐ No	☐ Not Sure
8. Within the past 36 months, have you ever consulted with a health care provider or been diagnosed with any of the following?			
A. Angina, heart attack, irregular / increased heart rate, heart disease, hypertension, high cholesterol, phlebitis, stroke, circulatory or blood or bleeding disorders, sleep apnea?	☐ Yes	☐ No	☐ Not Sure
B. Diabetes, thyroid, or any other endocrine disorders?	☐ Yes	☐ No	☐ Not Sure
C. Recurrent pain (including back), joint disorders?	☐ Yes	☐ No	☐ Not Sure
D. Any type of neurological disorders, example: (seizures, epilepsy)?	☐ Yes	☐ No	☐ Not Sure
E. Any type of congenital heart disorders or birth defects?	☐ Yes	☐ No	☐ Not Sure
F. Liver, prostate, or kidney disorder?	☐ Yes	☐ No	☐ Not Sure
9. Have you ever participated in a treatment program, consulted with a health care provider, been diagnosed with or treated for any psychological, emotional or behavioral disorders or addictions? Examples: OD, ADD / ADHD, Schizophrenia, Bi-Polar, Major Depression, Drug or Alcohol Abuse?	☐ Yes	☐ No	☐ Not Sure
10. Have you ever been diagnosed or treated for any type Hepatitis? If yes, which type? Please specify: _____	☐ Yes Date of last treatment: ____/____/____	☐ No	☐ Not Sure

11. Have you ever been diagnosed with or treated for any of the following?
Check all that apply:

☐ Acquired Immune Deficiency Syndrome	☐ Diverticulitis/Diverticulosis	☐ Parkinson's Disease
☐ (AIDS) AIDS Related Complex (ARC)	☐ Emphysema	☐ Pneumocystis Carinii
☐ Antiviral Therapy or Treatment	☐ Gaucher's Disease	☐ Pneumonia
☐ Ankylosing Spondylitis	☐ Hemophilia	☐ Rheumatoid Arthritis
☐ Alzheimer's Disease	☐ Kaposi Sarcoma	☐ Sarcoidosis
☐ Amyotrophic Lateral Sclerosis (ALS)	☐ Lupus	☐ Scleroderma
☐ COPD (Chronic Obstructive Pulmonary Disease)	☐ Lyme Disease	☐ Ulcerative Colitis
☐ Crohn's Disease	☐ Multiple Sclerosis	
☐ Cystic Fibrosis	☐ Muscular Dystrophy	

MEDICAL HISTORY (3 OF 3)

Please check box for each answers below:

12. Are you a candidate for or have you ever received an organ or bone marrow transplant and/or have you ever donated an organ?	☐ Yes	☐ No	☐ Not Sure
13. During the past 36 months have you at any time smoked cigarettes, cigars, vaping, pipes, or used any other form of tobacco?	Date: ____/____/_____		
14. Within the past 36 months have you had any type of surgeries?	☐ Yes	☐ No	☐ Not Sure
15. Do you have any other medical conditions not listed above?	☐ Yes	☐ No	☐ Not Sure
16. Please select the number of alcoholic drinks you consume in an average week. (One beverage equals 12oz. beer, 4oz. wine, or 1oz. liquor	☐ 0-3 per week ☐ 8-14 per week		☐ 4-7 per week ☐ 15+ per week

Medical History Explanation

If you answered "YES" or "NOT SURE" to any questions in the Medical History Questionnaire, explain further using the space below. Include explanations for any applicant in this section by name for who you answered "YES" or "NOT SURE" including children. If extra space is needed, make a copy of this page and use as many separate pages as necessary. Please be complete in your responses.

Question Number			
First / Last Name of Person Affected			
Describe Condition, Injury, Illness, Symptom, or Diagnosis			
Month & Year that It Started			
Date of Complete Recovery (If Applicable)			
Types of Treatment Given Exact Name of Medications, Dosage, & Frequency Prescribed			
Notes:			

Medical History Questionnaire

PLEASE COMPLETE EVERY FIELD IN ITS ENTIRETY

Answer each question for every person on the Application, including dependents, and for the entire period specified. (Please make copies if needed for dependents). NOTICE: Liberty HealthShare relies on the information you provide in this Questionnaire to determine whether you are eligible for membership. You must provide truthful and complete answers to the following questions to the best of your ability. You must fully answer all health history questions. If Liberty HealthShare approves your application for membership and later discovers that you withheld material information that would have been a determinative fact, we may rescind your membership. "Yes" answers will not necessarily cause an applicant to be denied membership, but may require further information to be provided on the Medical History Explanation section.

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APPLICANT'S INFORMATION

Name (First, Middle, Last)			
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
Street Address	City	State	Zip
Social Security Number *(Optional)*	Employer Name		Occupation/Title

MEDICAL HISTORY (1 OF 3)

Please check box for each answers below:

1. Are you or a family member currently on any type of medication?	☐ Yes	☐ No	☐ Not Sure
2. Within the last 60 days, have you seen a health care provider(s) for any reason? Including any type of testing?	☐ Yes	☐ No	☐ Not Sure
3. Within the past 36 months, have you been hospitalized or treated in an urgent care or emergency room for any reason?	☐ Yes	☐ No	☐ Not Sure
4. (This question applies to females) Have you ever consulted with a health care provider or been diagnosed or treated for:			
A. Amenorrhea (absence of menses)	☐ Yes	☐ No	☐ Not Sure
B. Any gynecological abnormalities	☐ Yes	☐ No	☐ Not Sure

MEDICAL HISTORY (2 OF 3)

Please check box for each answers below:

5. Do you currently have a PCP (Primary Care Physician)?	☐ Yes	☐ No	☐ Not Sure
6. Date of last physical and labs.	Date: ____/____/_____		
7. Have you ever been diagnosed or treated for any type of cancer, leukemia, melanoma, or malignant tumor(s)?	☐ Yes	☐ No	☐ Not Sure
8. Within the past 36 months, have you ever consulted with a health care provider or been diagnosed with any of the following?			
A. Angina, heart attack, irregular / increased heart rate, heart disease, hypertension, high cholesterol, phlebitis, stroke, circulatory or blood or bleeding disorders, sleep apnea?	☐ Yes	☐ No	☐ Not Sure
B. Diabetes, thyroid, or any other endocrine disorders?	☐ Yes	☐ No	☐ Not Sure
C. Recurrent pain (including back), joint disorders?	☐ Yes	☐ No	☐ Not Sure
D. Any type of neurological disorders, example: (seizures, epilepsy)?	☐ Yes	☐ No	☐ Not Sure
E. Any type of congenital heart disorders or birth defects?	☐ Yes	☐ No	☐ Not Sure
F. Liver, prostate, or kidney disorder?	☐ Yes	☐ No	☐ Not Sure
9. Have you ever participated in a treatment program, consulted with a health care provider, been diagnosed with or treated for any psychological, emotional or behavioral disorders or addictions? Examples: OD, ADD / ADHD, Schizophrenia, Bi-Polar, Major Depression, Drug or Alcohol Abuse?	☐ Yes	☐ No	☐ Not Sure
10. Have you ever been diagnosed or treated for any type Hepatitis? If yes, which type? Please specify: _____	☐ Yes Date of last treatment: ____/____/____	☐ No	☐ Not Sure

11. Have you ever been diagnosed with or treated for any of the following?
Check all that apply:

☐ Acquired Immune Deficiency Syndrome	☐ Diverticulitis/Diverticulosis	☐ Parkinson's Disease
☐ (AIDS) AIDS Related Complex (ARC)	☐ Emphysema	☐ Pneumocystis Carinii
☐ Antiviral Therapy or Treatment	☐ Gaucher's Disease	☐ Pneumonia
☐ Ankylosing Spondylitis	☐ Hemophilia	☐ Rheumatoid Arthritis
☐ Alzheimer's Disease	☐ Kaposi Sarcoma	☐ Sarcoidosis
☐ Amyotrophic Lateral Sclerosis (ALS)	☐ Lupus	☐ Scleroderma
☐ COPD (Chronic Obstructive Pulmonary Disease)	☐ Lyme Disease	☐ Ulcerative Colitis
☐ Crohn's Disease	☐ Multiple Sclerosis	
☐ Cystic Fibrosis	☐ Muscular Dystrophy	

MEDICAL HISTORY (3 OF 3)

Please check box for each answers below:

12. Are you a candidate for or have you ever received an organ or bone marrow transplant and/or have you ever donated an organ?	☐ Yes	☐ No	☐ Not Sure
13. During the past 36 months have you at any time smoked cigarettes, cigars, vaping, pipes, or used any other form of tobacco?	Date: ____/____/_____		
14. Within the past 36 months have you had any type of surgeries?	☐ Yes	☐ No	☐ Not Sure
15. Do you have any other medical conditions not listed above?	☐ Yes	☐ No	☐ Not Sure
16. Please select the number of alcoholic drinks you consume in an average week. (One beverage equals 12oz. beer, 4oz. wine, or 1oz. liquor	☐ 0-3 per week ☐ 8-14 per week		☐ 4-7 per week ☐ 15+ per week

Medical History Explanation

If you answered "YES" or "NOT SURE" to any questions in the Medical History Questionnaire, explain further using the space below. Include explanations for any applicant in this section by name for who you answered "YES" or "NOT SURE" including children. If extra space is needed, make a copy of this page and use as many separate pages as necessary. Please be complete in your responses.

Question Number			
First / Last Name of Person Affected			
Describe Condition, Injury, Illness, Symptom, or Diagnosis			
Month & Year that It Started			
Date of Complete Recovery (If Applicable)			
Types of Treatment Given Exact Name of Medications, Dosage, & Frequency Prescribed			
Notes:			

Medical History Questionnaire

PLEASE COMPLETE EVERY FIELD IN ITS ENTIRETY

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DEPENDENT'S INFORMATION

Name (First, Middle, Last)			
Birthdate (Month/Day/Year)	Height	Weight	Gender *(Circle)* Male Female
Street Address	City	State	Zip
Social Security Number *(Optional)*	Employer Name	Occupation/Title	

MEDICAL HISTORY (1 OF 3)

Please check box for each answers below:

1. Are you or a family member currently on any type of medication?	☐ Yes	☐ No	☐ Not Sure
2. Within the last 60 days, have you seen a health care provider(s) for any reason? Including any type of testing?	☐ Yes	☐ No	☐ Not Sure
3. Within the past 36 months, have you been hospitalized or treated in an urgent care or emergency room for any reason?	☐ Yes	☐ No	☐ Not Sure
4. (This question applies to females) Have you ever consulted with a health care provider or been diagnosed or treated for:			
A. Amenorrhea (absence of menses)	☐ Yes	☐ No	☐ Not Sure
B. Any gynecological abnormalities	☐ Yes	☐ No	☐ Not Sure

MEDICAL HISTORY (2 OF 3)

Please check box for each answers below:

5. Do you currently have a PCP (Primary Care Physician)?	☐ Yes	☐ No	☐ Not Sure
6. Date of last physical and labs.	Date: ____/____/_____		
7. Have you ever been diagnosed or treated for any type of cancer, leukemia, melanoma, or malignant tumor(s)?	☐ Yes	☐ No	☐ Not Sure
8. Within the past 36 months, have you ever consulted with a health care provider or been diagnosed with any of the following?			
A. Angina, heart attack, irregular / increased heart rate, heart disease, hypertension, high cholesterol, phlebitis, stroke, circulatory or blood or bleeding disorders, sleep apnea?	☐ Yes	☐ No	☐ Not Sure
B. Diabetes, thyroid, or any other endocrine disorders?	☐ Yes	☐ No	☐ Not Sure
C. Recurrent pain (including back), joint disorders?	☐ Yes	☐ No	☐ Not Sure
D. Any type of neurological disorders, example: (seizures, epilepsy)?	☐ Yes	☐ No	☐ Not Sure
E. Any type of congenital heart disorders or birth defects?	☐ Yes	☐ No	☐ Not Sure
F. Liver, prostate, or kidney disorder?	☐ Yes	☐ No	☐ Not Sure
9. Have you ever participated in a treatment program, consulted with a health care provider, been diagnosed with or treated for any psychological, emotional or behavioral disorders or addictions? Examples: OD, ADD / ADHD, Schizophrenia, Bi-Polar, Major Depression, Drug or Alcohol Abuse?	☐ Yes	☐ No	☐ Not Sure
10. Have you ever been diagnosed or treated for any type Hepatitis? If yes, which type? Please specify: _____	☐ Yes Date of last treatment: ____/____/____	☐ No	☐ Not Sure

11. Have you ever been diagnosed with or treated for any of the following?
Check all that apply:

☐ Acquired Immune Deficiency Syndrome	☐ Diverticulitis/Diverticulosis	☐ Parkinson's Disease
☐ (AIDS) AIDS Related Complex (ARC)	☐ Emphysema	☐ Pneumocystis Carinii
☐ Antiviral Therapy or Treatment	☐ Gaucher's Disease	☐ Pneumonia
☐ Ankylosing Spondylitis	☐ Hemophilia	☐ Rheumatoid Arthritis
☐ Alzheimer's Disease	☐ Kaposi Sarcoma	☐ Sarcoidosis
☐ Amyotrophic Lateral Sclerosis (ALS)	☐ Lupus	☐ Scleroderma
☐ COPD (Chronic Obstructive Pulmonary Disease)	☐ Lyme Disease	☐ Ulcerative Colitis
☐ Crohn's Disease	☐ Multiple Sclerosis	
☐ Cystic Fibrosis	☐ Muscular Dystrophy	

MEDICAL HISTORY (3 OF 3)

Please check box for each answers below:

12. Are you a candidate for or have you ever received an organ or bone marrow transplant and/or have you ever donated an organ?	☐ Yes	☐ No	☐ Not Sure
13. During the past 36 months have you at any time smoked cigarettes, cigars, vaping, pipes, or used any other form of tobacco?	Date: ____/____/_____		
14. Within the past 36 months have you had any type of surgeries?	☐ Yes	☐ No	☐ Not Sure
15. Do you have any other medical conditions not listed above?	☐ Yes	☐ No	☐ Not Sure
16. Please select the number of alcoholic drinks you consume in an average week. (One beverage equals 12oz. beer, 4oz. wine, or 1oz. liquor	☐ 0-3 per week ☐ 8-14 per week		☐ 4-7 per week ☐ 15+ per week

Medical History Explanation

If you answered "YES" or "NOT SURE" to any questions in the Medical History Questionnaire, explain further using the space below. Include explanations for any applicant in this section by name for who you answered "YES" or "NOT SURE" including children. If extra space is needed, make a copy of this page and use as many separate pages as necessary. Please be complete in your responses.

Question Number			
First / Last Name of Person Affected			
Describe Condition, Injury, Illness, Symptom, or Diagnosis			
Month & Year that It Started			
Date of Complete Recovery (If Applicable)			
Types of Treatment Given Exact Name of Medications, Dosage, & Frequency Prescribed			
Notes:			

AUTHORIZATION FOR RELEASE OF PROTECTED HEALTH INFORMATION

I UNDERSTAND that I have the right to revoke this authorization in writing unless Liberty HealthShare has taken any action in reliance upon it.

I UNDERSTAND that Liberty HealthShare has requested and will receive from me and my health care provider protected health information prior to my enrollment in Liberty HealthShare. Liberty HealthShare will use this information to determine whether I am eligible to enroll. I further understand that Liberty HealthShare will protect the confidentiality of that information in the same manner as all other protected health information Liberty HealthShare maintains and, if I do not enroll, Liberty HealthShare will not use or disclose the information Liberty HealthShare obtained for any other purpose.

I UNDERSTAND that Liberty HealthShare will make disclosures of my protected health information as necessary for my treatment. A doctor or health facility involved in my care may request some of my protected health information that Liberty HealthShare holds in order to make decisions about my care.

I UNDERSTAND that Liberty HealthShare will make disclosures of my protected health information as necessary for payment purposes. For instance, Liberty HealthShare may use information regarding my medical procedures and treatment to process and arrange for the payment of medical bills, to determine whether services are medically appropriate or to otherwise pre-authorize or certify services as eligible to be shared under Guidelines. Liberty HealthShare may also forward such information to another health plan that may also have an obligation to process and pay expenses on my behalf.

I UNDERSTAND that Liberty HealthShare will use and disclose my protected health information as necessary for health care operations which include peer review, business management, accreditation and licensing, utilization review and management, quality improvement and assurance, enrollment, voluntary disclosure of health conditions, compliance, auditing, and other functions related to my healthcare management. Liberty HealthShare may also disclose my protected health information to another health care facility, health care professional or health plan for such things as quality assurance and case management, but only if that facility, professional, or plan also has, or had, a patient relationship with me.

I UNDERSTAND that certain aspects and components of Liberty HealthShare services and performed through contracts with outside persons or organizations, such as legal services, Medical Discount Organizations, Pharmacy Managers, etc. At times it may be necessary for Liberty HealthShare to provide some of my protected health information to one or more of these outside persons or organizations who assist with health care operations. In all cases Liberty HealthShare requires these business associates to appropriately safeguard the privacy of my information.

I UNDERSTAND that Liberty HealthShare may communicate with me regarding my medical expenses, share amount, or other matters related to my health. If I am endangered when all or part of the information being sent to me is viewed by another person, I understand that reasonable requests to receive communications regarding my protected health information by alternative locations will be accommodated by Liberty HealthShare.

I UNDERSTAND that Liberty HealthShare may, from time to time, use my protected health information to determine whether I might be interested in or benefit from treatment alternatives or other health-related programs, products, or services which may be available to me as a member. Liberty HealthShare may use my protected health information to identify whether I have a particular illness, and contact me to advise me that, as a member, a disease management and/or wellness program may help me manage my illness or health condition.

I UNDERSTAND that this authorization is voluntary, that I may revoke it at any time, and that I may get a copy of this form after signing it.

I hereby authorize the disclosure of my Protected Health Information to the following person(s). Check all that apply.

☐ Parent(s) ☐ Spouse ☐ Children

Name: _____ Phone: _____ Name: _____ Phone: _____

Name: _____ Phone: _____ Name: _____ Phone: _____

☐ Other Name: _____ Phone: _____

Name: _____ Phone: _____ Name: _____ Phone: _____

I authorize the above release: _____ Date: _____

With my signature below, I do hereby certify that I have provided truthful and accurate information to the best of my knowledge as directed on the Medical History Questionnaire and have provided truthful and accurate explanations as necessary on the Medical History Explanation page(s).

_____
Applicant Name (Print):

_____ _____
Applicant Signature: Date:

If couple or family:

_____
Spouse Name (Print):

_____ _____
Spouse Signature: Date:

MEDICAL HISTORY QUESTIONNAIRE CHECKLIST

Complete each page in full. Leave nothing blank. Indicate 'Not applicable' (N/A) if necessary each adult applying must sign all signature areas.

MAIL COMPLETED APPLICATION
AND MEMBERSHIP ENROLLMENT DUES TO:

Liberty HealthShare
4455 Hills and Dales Rd. NW
Canton, OH 44708

Phone: 1-855-585-4237 | Fax: 216-456-8115

THIS IS FOR OFFICE USE ONLY*

Rev'd ____/____/____ Adults: # _____

Matched w/ Applicant: Y / N Children: # _____

N'fied: ____/____/____ A or D

Liberty HealthShare Member's Medical Expense Need Agreement

I acknowledge that it would be a violation of the trust placed in me by my fellow members within the Liberty HealthShare sharing community if I used the funds received for my medical expense need for any other reason than to pay my medical bills. Therefore, I do hereby pledge, agree and commit, without reservation or intent to deceive, to only use the amounts donated to my online, "ShareBox" account, to reimburse my medical providers. I do also direct Liberty HealthShare to cause those funds to be disbursed, in the amounts, and according to the schedule, so set by Liberty HealthShare, by means of payment, electronic or otherwise, to the medical service provider's last known address.

Print Name: _____

Authorized Signature: _____

Member Number: _____

Date: _____

LEGAL NOTICES

The following legal notices are the result of discussions by Liberty HealthShare® or other healthcare sharing ministries with several state regulators and are part of an effort to ensure that Sharing Members understand that Liberty HealthShare is not an insurance company and that it does not guarantee payment of medical costs. Our role is to enable self-pay patients to help fellow Americans through voluntary financial gifts.

GENERAL LEGAL NOTICE

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 paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.

STATE SPECIFIC NOTICES

Alabama Code 1975 Section 22-6A-2
Notice: The organization facilitating 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. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Alaska Statutes Section 21.03.021
Notice: 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. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Arizona Revised Statutes Section 20-122
Notice: The organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

Arkansas Code Section 23-60-104
Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Florida Statutes Section 624.1265
Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Georgia Code Section 33-1-20
Notice: The organization facilitating 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. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Idaho Code Section 41-121
Notice: The organization facilitating 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. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Illinois Compiled Statutes Section 215-5/4-Class 1-b
Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Indiana Code Section 27-1-2.1-1
Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Kentucky Revised Statutes Section 304.1-120
Notice: Under Kentucky law, the religious organization facilitating the sharing of medical expenses is not an insurance company, and its guidelines, plan of operation, or any other document of the religious organization do not constitute or create an insurance policy. Participation in the religious organization or a subscription to any of its documents shall not be considered insurance. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization or any participant shall be compelled by law to contribute toward your medical bills. Whether or not you receive any payments for medical expenses, and whether or not this organization continues to operate, you shall be personally responsible for the payment of your medical bills.

Louisiana Revised Statutes Section Title 22-318
Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

Maine Revised Statutes Title 24-A, Section 704
Notice: The organization facilitating 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. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Maryland Code, Insurance, Section 1-202
Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Massachusetts Code of Reg. 956 CMR Section 5.03(3)(d)
The organization is not an insurance company and does not guarantee that medical bills will be paid by the organization or any other individuals.

Michigan Compiled Laws Section 550.1867
Notice: The Gospel Light Mennonite Church Medical Aid Plan, Inc. DBA Liberty HealthShare that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

Mississippi Code Section 83-77-1
Notice: The organization facilitating 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. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Missouri Revised Statues Section 376.1750
Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

Montana Code Annotated Section 50-4-111
NOTICE: The health care sharing ministry facilitating the sharing of medical expenses is not an insurance company and does not use insurance agents or pay commissions to insurance agents. The health care sharing ministry's guidelines and plan of operation are not an insurance policy. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to the health care sharing ministry agreement will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether the health care sharing ministry terminates, withdraws from the faith-based agreement, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in the health care sharing ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

Nebraska Revised Statutes Section 44-311
IMPORTANT NOTICE. This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

New Hampshire Revised Statues Annotated Section 126-V:1
IMPORTANT NOTICE: This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

North Carolina General Statutes Section 58-49-12
Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

Pennsylvania Consolidated Statues 40 Pa.C.S. Section 23
Notice: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

South Dakota Codified Laws Section Title 58-1-3.3
Notice: The organization facilitating 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. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Tennessee Code Ann. Section 48-51-201
Notice: The organization facilitating 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. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Texas Insurance Code Section 1681.002
Notice: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its 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. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

Utah Code Section 31A-1-103
Notice: (A) the health care sharing ministry is not an insurance company; (B) nothing the health care sharing ministry offers or provides is an insurance policy, including the health care sharing ministry's guidelines or plan of operations; (C) participation in the health care sharing ministry is entirely voluntary and no participant is compelled by law to contribute to another participant's expenses; (D) participation in the health care sharing ministry or subscription to any of the health care sharing ministry's services is not insurance; and (E) each participant is always personally responsible for the participant's expenses regardless of whether the participant receives payment for the expenses through the health care sharing ministry or whether this health care sharing ministry continues to operate.

Virginia Code Section 38.2-6300
Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

Code of West Virginia, 1931, Section 35-1B-4
Notice: The organization facilitating 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. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the Attorney General of your state.

Wisconsin Statutes Section 600.01
ATTENTION: This publication is not issued by an insurance company, nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

Wyoming Statues Section 26.1.104
Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Any assistance with your medical bills is completely voluntary. No other participant is compelled by law or otherwise to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents shall not be considered to be health insurance and is not subject to the regulatory requirements or consumer protections of the Wyoming insurance code. You are personally responsible for payment of your medical bills regardless of any financial sharing you may receive from the organization for medical expenses. You are also responsible for payment of your medical bills if the organization ceases to exist or ceases to facilitate the sharing of medical expenses.

Liberty HealthShare®

A healthcare sharing ministry of Gospel Light Mennonite Church Medical Aid Plan, Inc.

NOTICE: 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 paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.

effective 1.1.24