



Member Newsletter

February 2023



An Important Message from Dorsey Morrow

Dear Liberty HealthShare Member,

I hope you are as excited as we are to see the backlog reduction reach 34%. After a considerable amount of time seeing the backlog grow each month, to have reduced it by one-third in less than a year is quite an achievement.

The credit and thanks for the huge achievement goes to you. Without your trust, patience and grace, particularly those members with bills in the backlog, we would not have been able to achieve such a reduction.

While most members understand our strategy for addressing the backlog, some of you have questions when the monthly change isn't as great as one might expect.

The difference between SharePower Received and Medical Expenses Received (\$5,045,109 in January) is money that is available to be applied to pre-2022 medical expenses in the backlog. It does not, however, all go to the backlog every month.

Frequently, large hospital groups offer significant discounts and the elimination of balance bills if a group of medical expenses (some in the backlog and some from 2022 and even 2023) are all paid at the same time.

Accepting this sort of deal has multiple benefits: immediate backlog reduction, faster sharing for certain 2022 and 2023 expenses and a positive total impact to SharePower. Funds that would have been used in sharing 2022 or 2023 expenses in a future month will now be available to share into other bills in the backlog.

Sometimes, the discount offered is not as generous. The requested payment might even be higher than what would be considered "fair and reasonable pricing."

In these cases, the immediate backlog reduction is less, but the avoidance of future balance bills is a positive offset.

In both cases, it might appear that backlog reduction has slowed in a given month, but over the course of several months, the net effect is a faster reduction in the backlog.

We continue to evaluate and implement opportunities to reduce the backlog even faster. I want to assure you that reducing the backlog as quickly as possible remains our top priority.

On top of the success that we have had in reducing the backlog, we have been sharing in the vast majority of eligible medical bills between 90 and 120 days since January 2022. We have made great progress, but we also remain vigilant in reevaluating what delivers value to our members and how we can improve our service. Thank you for giving us the opportunity to serve you and become a better ministry!

I pray that God continues to bless you and your family. I ask that you pray for our team as we work diligently to return Liberty HealthShare to being the ministry you deserve.

In His Love and service,

Dorsey Morrow
Chief Executive Officer
Liberty HealthShare

Include Medical Bill Codes When You Submit an Expense

After an appointment with your doctor or a hospital visit, our members obtain an itemized statement that includes CPT (Current Procedural Terminology) and ICD (International Classification of Diseases) codes.

These codes are used to summarize information about procedures, treatments and tests.

CPT codes indicate medical procedures and services a healthcare provider performs, while ICD codes describe a patient's symptom, condition or diagnosis.

Medical Expenses submitted to Liberty HealthShare always require these codes. They ensure you and other community members only share eligible medical expenses.

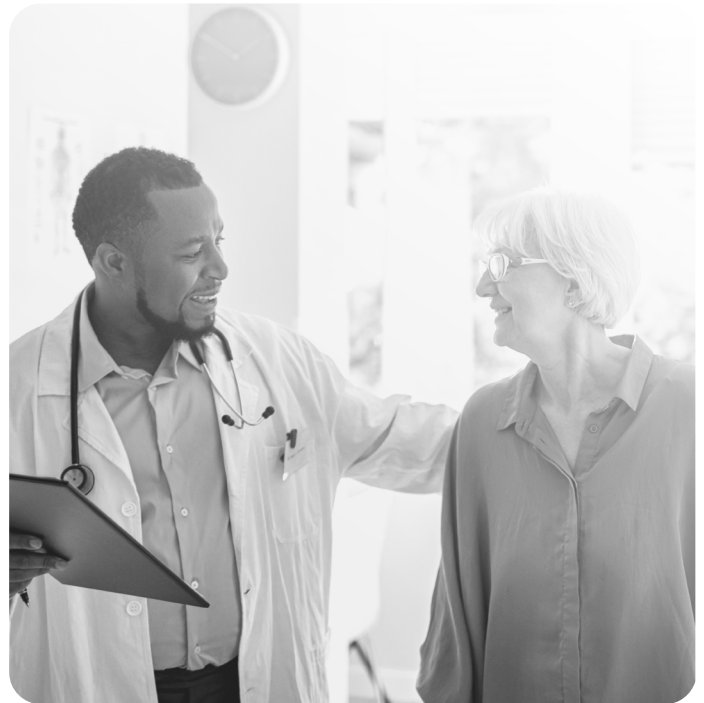
If you submit medical expenses yourself through ShareBox, request an itemized bill that includes these codes from your provider, you can follow these steps:

- Contact your doctor's office or hospital: Ask for an itemized statement that includes CPT and ICD codes.
- Review your statement for a breakdown of charges: When you receive a bill, review it carefully and ask for clarification of any unclear or confusing services or charges.
- Ensure you received a discount: If you have yet to receive a self-pay discount, negotiate with your provider to receive a fair price for the services you obtained.

Acquiring an itemized bill with all the required information will help your eligible expenses move through the sharing processes.

If you need assistance gaining the support of your provider, you can find a Letter to Healthcare Provider in your [ShareBox](#) that can help you talk to your provider and discuss the advantages and responsibilities of a healthsharing member.

You can learn more about submitting medical expenses [here](#).



Various Ancillary Services, Therapies are Eligible for Sharing

Known as ancillary services and therapies, these type of treatments – and others – are eligible for sharing by Liberty HealthShare members.

Our Members can Share These Therapies:

- Chiropractic Care
- Acupuncture
- Osteopathic Manipulative Treatment (OMT)

Ancillary Therapies are Eligible for Sharing

Our members can share these ancillary therapies:

- Physical Therapy (PT)
- Speech Therapy (Speech)
- Occupational Therapy (OT)
- Respiratory Therapy (RT)

These services and therapies must be performed by a licensed provider and are shareable up to \$50 per visit up to a \$1,000 maximum per member per membership year. They are subject to your program's AUA. Prenotification is not required.



Don't Neglect Your Oral Health, Make it a Priority

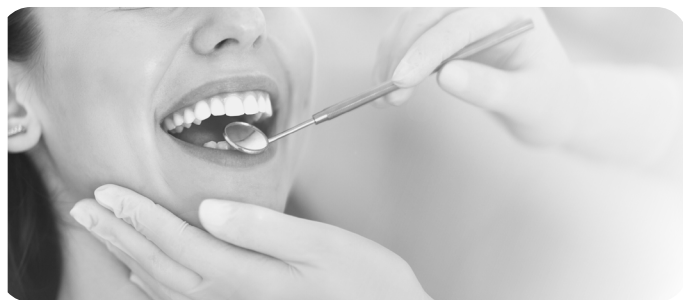
Good oral health is an often-overlooked aspect of our health. However, oral and physical health are closely connected. For instance, periodontal disease is linked to an increased risk of heart disease.

Additionally, some health conditions can also affect your oral health, such as:

- Cardiovascular disease: can increase the chance of developing gum disease, a bacterial infection of the gums and bones that support the teeth.
- Diabetes: can negatively impact oral health by increasing the risk of gum disease, dry mouth and infections.
- Pregnancy: can increase tooth sensitivity and cavities.

Maintaining good oral hygiene habits, such as brushing and flossing regularly, can help preserve your teeth and gums.

Make it a priority to schedule your routine dental exams regularly, once or twice a year, to keep your oral health in check so that you can detect potential issues early on.



Dental care, except the repair of sound natural teeth due to injuries that occur while a Sharing Member, is not eligible for sharing.

Members can, however, take advantage of our Careington Dental discount program and save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns.

To locate a participating Careington Dental provider, call (833) 317-4347 or visit dialcare.libertyhealthshare.org to access the online provider search.

February is Heart Awareness Month

February is Heart Awareness Month and a good time to encourage family and friends to maintain their heart health. Adopting healthy habits, including regular exercise, a balanced diet and avoiding harmful practices such as smoking, can help prevent cardiovascular and heart disease.

The most common types of heart disease include:

- Coronary artery disease: a condition in which the arteries supplying blood to the heart become narrow and clogged often due to cholesterol deposits or plaques.
- Heart attack (myocardial infarction): is when a part of the heart muscle doesn't receive enough blood and is damaged.
- Arrhythmia: a problem with the rhythm of the heart which beats either too fast, too slow or irregularly.
- High blood pressure (hypertension): the pressure of the blood in the arteries is higher than it should be.
- Stroke: the blood supply to the brain is reduced or disrupted.

More information about heart health and the warning signs of heart disease are available [here](#).

February 23 Webinar: Learn How to Stay Well and Save on Your Healthcare

Liberty HealthShare is hosting a free life-changing webinar for our members "Make your Health and Mental Wellness a Priority in 2023 with our New Cost Saving Features" on Thursday, Feb. 23.

Take 30 minutes and hear from our Careington experts, who will explain how sharing members can care for their health and lower their healthcare costs while maintaining a healthy budget.

You can choose from two webinar times: 11 a.m. EST or 7 p.m. EST, but pre-registration is required.

Don't miss it. [Register Here](#)

Liberty HealthShare Sponsors Miles for Hope Fundraiser

Liberty HealthShare is excited to announce that it has signed on as an official sponsor for Miles for Hope in 2023. The virtual event, presented for the second year by Hope Mommies, will be held during the month of April.

Hope Mommies, like Liberty HealthShare, is a 501(c)3 non-profit Christian organization. Its sole purpose is to come alongside moms and families who have experienced miscarriage, stillbirth or infant loss, bringing comfort, encouragement, companionship and hope as they continue to walk this side of eternity without their beloved son or daughter.

"Knowing the heartbreak this sort of loss can bring to a family, helping Hope Mommies through the Miles for Hope walk was something I knew our members and employees would support," said Wes Humble, Liberty HealthShare's pastor and director of community engagement. "Even if you haven't been through this suffering, chances are you know someone who has, or you might just want to participate in a purposeful event."

Pastor Humble added, "I have prayed with many mothers and fathers who have experienced the pain that this organization seeks to lessen."

Across North America, Hope Moms and their supporters will try to walk as many miles as possible in the month of April to raise funds and awareness for their cause. Each walker sets a goal for the month, gains pledges per mile from their friends and families and walks as many miles as possible.

In addition to raising money and awareness, taking part in Miles for Hope is a way to improve your health through exercise and build community with others. You can walk from wherever you are in the world!

For example, if you found just four people to pledge \$2 for each mile you complete and you walked 30 miles in April (1 mile a day), you could raise \$240.

Members can learn more about Hope Mommies at hopemommies.org. To register for the walk and bring hope, awareness and funds for those who experience pregnancy loss, stillbirth and infant mortality, go to hopemommies.dojiggy.io/hope.

You can share information about your participation on your social media feeds, and on Liberty HealthShare's [Facebook](#) page.



JANUARY SHAREPOWER

Our monthly report of members' shared resources.



SharePower Received \$16,542,000

The monthly amount of voluntary contributions available to share members' eligible medical expenses.



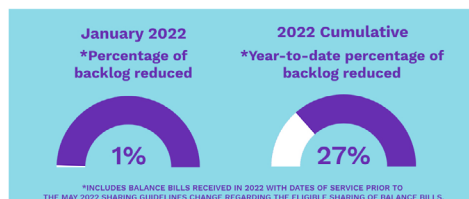
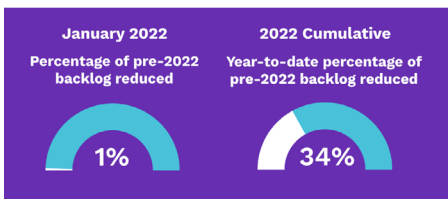
Medical Expenses Shared \$16,670,683

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$11,496,891

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.



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 MAY 1 SHARING GUIDELINE CHANGES AND SHARED AFTER JANUARY 1, 2022.

Employee Spotlight: Meet Ta-Tanisha

Meet Ta-Tanisha. She is a senior member resolution specialist where she works to assist our members and resolve any issues they have with their membership.

She has four years of experience serving in our ministry and she enjoys finding solutions for our members.

"It gives me a sense of pride whenever a member reaches back out to me after I was able to resolve their initial issue. It lets me know that they are confident with me that I will be able to address their needs," she stated.

Her favorite thing about working with our members is listening to them and being there for them. Emails from members who are very grateful for care and help stand out to her the most.

Faith-based, compassionate and supportive are words Ta-Tanisha uses to describe Liberty HealthShare.

Her favorite scripture is Isaiah 41:10, "So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."

We are blessed to have Ta-Tanisha as part of our family at Liberty HealthShare. Check back next month to get to know another team member.



The Lord Is for Me

By Wes Humble

In my distress, I prayed to the Lord, and the Lord answered me and set me free. The Lord is for me, so I will have no fear. What can mere people do to me? Psalm 118:5-6 NLT

Freedom from fear is a much sought after and desired strength. From the time we are young we learn to fear people. We fear that we won't be accepted or fit in on the playground. We fear that we might not have friends because we don't wear the right clothes or belong to the right group of kids at school. Later in life, this fear can be both gripping and expensive. We may fear others' rejections because of the car we drive, the house and neighborhood we live in, and because we can't afford to shop in the right stores. If we are not careful this fear may even drive us to live above our means by spending money we don't have to gain the approval of people.

For the followers of Christ around the world this fear of people often has much more serious threats and overtones. Many Christians find themselves in fear for their lives every day because of their faith in Jesus Christ. They live with the threat of death daily.

When God sets us free it does not always mean deliverance from people or things that cause fear.



Many followers of Christ in the last two thousand years have died for their faith. Many others have faced people or situations that were threatening in some way.

This freedom he gives us is bigger than just deliverance. It is a complete trusting in God that no matter what is happening or what the outcome of our circumstances, we trust him; and because of that, we are free from fear. "The Lord is for me, so I will have no fear." You may not be there today, but you can get there in your heart; and when you do, you will find that fear has fled. God is bigger than the things or people that have caused you to be afraid. Remember, he is for you today.

Prayer

Dear Lord, I find great comfort and peace today knowing that you are for me. Without you I am nothing, but with you I feel strong and invincible. Thank you for being there day after day. Amen.

Pastor Wes Humble is the Executive Director of Ministry and Community Relations.

Important Liberty HealthShare Member Information

ShareBox

Important Membership Tools

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

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.

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 a \$75 in renewal due in addition to your suggested monthly share amount.

Telehealth, Discount Program Reminder

New members should look for and access their digital "Welcome Kit" for our cost savings tools, telehealth for physical and mental health as well as 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. You login and use your programs with your Liberty HealthShare membership number. If you have questions, please call 833-317-4347.

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 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

Submit Medical Expense Within 180 Days

Remember to submit an expense and all required documents within 180 days of your medical service. Members who prefer to let their providers submit their expenses have the obligation to ensure that this is done correctly and within the same 180-day timeframe. 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.

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.

