

July 2022

The Benefits of Managing the Administrative Side of Your Healthcare

Healthsharing members are deeply invested in their healthcare. Rather than allowing hospitals and doctors to drive their decision-making process, healthsharing members guide the healthcare process, including managing the administrative side of their care.

Overseeing the administrative side of healthcare may sound ambiguous. So, let's break it down for you.

Liberty HealthShare members are self-pay patients. Members take on the responsibility for the timely and accurate submission of their expenses. Instead of your doctor's office submitting your expense, many healthsharing members select to submit their expense to their sharing community.

Click to watch video

If you'd like to submit expenses yourself, this <u>instructional video</u> will walk you through the steps. Members who let their providers submit their expenses have the obligation to ensure that this is done correctly and promptly. You can monitor this in ShareBox.

We expect that our member's needs will change throughout their health journey. Whether adding a family member or making a program change, active members are aware of our processes.

For instance, if you need to leave our community, it is essential to submit your expenses at least 60 days before you go.

Expenses incurred or submitted within 60 days of a member's change in active status are not eligible for sharing, with a few exceptions.

Additionally, healthsharing members agree to maintain a healthier lifestyle, and as a result, are often better stewards of their well-being.

How to manage the administrative side of healthcare?

Be proactive. Ask your provider questions about recommended medical services. Do your homework and learn the comparable costs for your medical needs so that you can discuss your status as a self-pay patient.

When you ask for a self-pay discount, be prepared with information to back up your request. You can say, "Based on my research, the fair price for this medical service is about 30% less than what you charge. Is it possible that we can get closer to this discounted rate?" You will be surprised at how easy it is to achieve lower prices for yourself and your community.

Be knowledgeable about your healthsharing program. It is unlikely that your provider is up to date on our Sharing Guidelines, so members need to be well versed in our sharing requirements. Knowing what's eligible for sharing, steps to take before scheduling a service, what services are subject to your AUA and the types of information you need to submit an expense are essential.

Remain action oriented. As a healthsharing member, you are invested in your healthcare. It's important to follow up, review your expenses and communicate with providers. When needed, discuss payment arrangements. Some providers will offer a self-pay discount if you pay for the expense and then submit it to yourself. Your provider will be encouraged by your engagement in your health.

Being an informed patient is rewarding for you and your provider.

Growing Our Community for the Future

As like-minded people, we must individually understand how healthsharing works and how we collectively contribute to maintaining a healthy, thriving healthsharing community.

When choosing a healthsharing community, size matters. Having a large group of people coming together to share medical expenses enables us to better contribute and support one another. Members can pitch in and support other members who have needs. Being a part of a large, active sharing community improves the member experience. Members can also have peace of mind knowing that their community is robust and active.

Just as our members actively steward their healthcare, it is our responsibility to help steward our community. Focusing on growth expands our ability to share. It protects our resources. It is why we continue to invite new members to be a part of our community. Even if members leave due to life circumstances, we always have new members joining us.

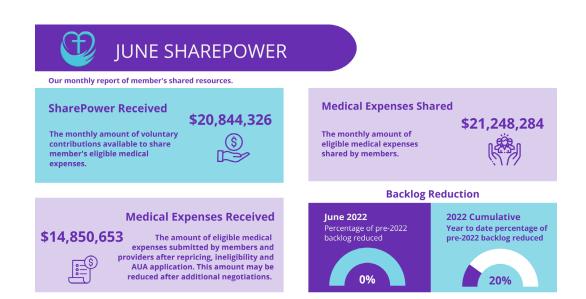
Liberty HealthShare offers a Refer-a-Friend program for its members who can share information about the ministry and earn rewards. Refer-a Friend is a great way for members to share information about our ministry to friends, family and colleagues for whom healthsharing might be a good way to manage their healthcare expenses.

For each friend who enrolls and maintains their membership for two months, the referring member will receive a \$150 Visa gift card in appreciation. The process is easy. Members simply fill out the on-line form found in their ShareBox and click Submit. Liberty HealthShare's enrollment team handles everything else. This short video explains it all.

Our continued goal of protecting and growing our community is yielding positive results. We are sharing 2022 medical expenses in 120 days or less, and we are seeing consistent reductions in our medical expense backlog.

Our growth is intentional. We are committed to strengthening and stewarding our community.

Click to watch video



"Certainly we are disappointed that we did not experience an overall reduction in the backlog, but we anticipated there will be months like this. We actually reduced the outstanding backlog, but this was counter-balanced by the addition of new balance bills pre-dating May 1, 2022 and eligible for sharing. It's important to remember that we will not be sharing into balance bills incurred for services rendered AFTER May 1, 2022. We anticipate our overall reduction of the backlog to resume in the coming weeks and we will continue to monitor and report on our progress. Thank you for your support and patience as we follow our strategy to reduce the backlog!" — Dorsey Morrow, Chief Executive Officer

How To Get More Physical Activity Into Your Daily Routine

If one of your objectives for this year is to be more active, it's not too late. There are a few simple steps you can take that can make a big impact. You also don't have to spend a lot of time at the gym.

According to one study, recognizing physical activity as a critical marker is the first step toward obtaining more exercise. According to the authors, a physician should ask you how many minutes of physical exercise you do every week during each visit. This inquiry informs the patient that exercise, like other vital indicators, is a crucial aspect of good health (e.g., blood pressure).

So, let's have a look at why exercise is so vital and some simple steps you can take to start increasing your amount of daily physical activity.

The Importance of Physical Activity

Physical activity, in addition to eating correctly, is essential for good health at any age. Regular exercise reduces your risk of heart disease and stroke. You'll also cut your chances of developing high blood pressure, high cholesterol, weight gain, and diabetes.

The benefits of physical activity include:

- · Looking and feeling better
- Added strength and flexibility
- More energy and feeling less stressed

In general, your quality of life improves.

Make Exercise a Way of Life

The American Heart Association put together some ideas on how to make physical activity a heart-healthy, habitual way of life.

Here are some of their ideas:

- Find activities that you like and are convenient for you.
- Start slowly. You don't want to do too much too soon.
- Try to exercise at the same time each day.
 This will make it part of your daily routine.
- Drink lots of water before.
- Get your family into it, too! You can support each other.
- Find an exercise group or gym.
- Mix in a variety of activities. Go for a jog one day, bike the next, then take a weekend swim.
- If you miss a day, plan a make-up day.
 Don't double your exercise time during your next session.
- And if you have to stop at any point, just get started again — slowly — and work up to your pace.



We're not talking about going to the gym for hours. It's all about starting with a small amount of physical activity and progressing from there.

What You Can Do Today

The updated physical activity guidelines for Americans state any movement that gets your heart rate up, even just a little bit, is beneficial. And as you can see, there are a lot of easy ways to get more exercise into your daily routine, but start by talking to your doctor first.

Summer Watermelon Salad Recipe

Watermelon Salad with Feta and Cucumber and Simple Lime Dressing

A healthy salad to take to your summer get-togethers.

Servings 4 Calories 168 calories

Ingredients:

- 3 cups watermelon cubed or balled
- 11/2 cups sliced cucumber, seeds removed
- 2 tablespoons mint thinly sliced or small mint leaves
- 1/3 cup feta cheese crumbled
- 3 tablespoons olive oil
- 1 tablespoon lime juice
- salt and pepper to taste

Instructions

Place the watermelon, cucumber and mint in a large bowl. In a small bowl, whisk together the olive oil, lime juice and salt and pepper. Drizzle the dressing over the melon mixture and toss to coat. Sprinkle with feta and serve.

Nutrition

Calories: 168kcal | Carbohydrates: 10g | Protein: 2g | Fat: 13g | Saturated Fat: 3g | Cholesterol: 11mg | Sodium: 142mg | Potassium: 209mg | Fiber: 1g | Sugar: 8g

via Dinneratthezoo.com

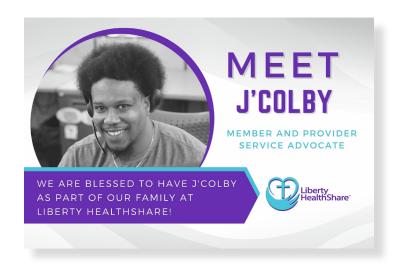
Employee Spotlight: Meet J'Colby

This month, we are happy to introduce you to J'Colby. He works on our Member Services team as a Member and Provider Service Advocate. He has been in his role at Liberty HealthShare for 10 months, helping providers and advocates understand their healthsharing program and receive fair and reasonable prices for medical services.

Whether talking to someone with a new diagnosis or a longtime member, J'Colby is reminded of the excellent work our ministry is doing for our members.

He encourages members to keep one another in prayer.

Loving, caring and sharing are three words that describe Liberty HealthShare, according to J'Colby.



Faith is an integral part of his life. His favorite scripture is Ephesians 6:10-18: which states to put on the whole armor of God and stand firm in His mighty power.

We are blessed to have J'Colby as part of our family at Liberty HealthShare, where we encourage one another to be our best for our members. Check back next month to get to know another team member!

Drinking the Living Water By Wes Humble

But those who drink the water I give will never be thirsty again. It becomes a fresh, bubbling spring within them, giving them eternal life. **John 4:14 NLT**

Jesus said these words to a woman with a lot of sin in her life. She was broken and no doubt filled with guilt and shame as she came to a well to draw water. She was a Samaritan, and Jews had very little to do with Samaritans; so she had to be shocked to find Jesus, a Jew, even at this well and engaging her in conversation.

When I read this story and hear both conviction and compassion in the words of Jesus, I am again reminded of just who he is and who he wants to be in our lives.

There may be shame, guilt, anger, and even bitterness that has built up inside of you. You may wonder what you did to deserve to be in this place, or you may know exactly why you are in this place.

As you read this today, try to hear Jesus speaking these life-giving words to you. Drink the water of salvation and forgiveness that he offers. Bow down, humble yourself, and cry out to him. What would your life be if this "fresh, bubbling spring" were within you? There is nothing he wants to give you more than eternal life.

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

Liberty HealthShare Employees Adopt Ministry Initiative

Children who are in need often go hungry over the summer. Families may be unable to afford food, and children don't always have access to meals they may receive during the school year. One in four children has food insecurity.

Liberty HealthShare employees, along with our Director of Ministry Wes Humble, stepped up to adopt this ministry initiative in Stark County, Ohio, to fill children's backpacks with healthy snacks and food items.

Donations included fruit packets, juice boxes, single-serve cereals, lunches and snacks.

"I was proud of the compassion and kindness of our staff. Many joined me in being the hands and feet of Christ and reducing hunger in children this summer," said Pastor Humble.

Five school systems received donations through the Stark County Hunger Taskforce. The organization has helped serve the hungry in Stark County, Ohio, where Liberty HealthShare's offices are located.

Did You Make Your Program Change?

Members with annual renewal dates in August 2022 are required to make a new program selection by July 25. Choosing a new program is quick and easy in your ShareBox. If no program is selected by this date, members will be automatically enrolled in a new program most similar to their current program effective August 1, 2022.

Members with annual renewal dates in September and October 2022 will be required to select from one of the new sharing programs by the 25th of the month prior to their annual renewal date. Members will have visibility to the new program options in their ShareBox 60 days prior to their annual renewal month. Members can also call Liberty HealthShare's Enrollment team at (855) 585-4237 and we will assist you in making a program change.

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 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

Prenotification

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

Urgent prenotifications should be called into our Prenote department at 855-585-4237.

Member Services

Need Member Services support?

We encourage you to use ShareBox or call us at 855-585-4237.

You may also email us at <u>info@libertyhealthshare.org</u>. We will address your inquiry as soon as possible.

Liberty TeleHealth Reminder

Liberty TeleHealth's service provider ceased operations on June 30. We apologize for any inconvenience this causes you and your family and will update you as we explore a replacement servce.

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 renewal fee in addition to your suggested monthly share amount.

Reminder:

Remember to submit an expense and the 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.

