

# **Liberty HealthShare: Three Decades of Healthcare Sharing Ministry Innovation**

## *From Five Families to National Ministry*

In 1995, five families from a small Mennonite church in rural Virginia faced a simple problem: how to help each other when medical bills arrived. Their solution was equally simple—combine their resources and share the burden together. Thirty years later, that modest act of mutual aid has grown into Liberty HealthShare, one of America's most comprehensive healthcare sharing ministries serving members nationwide.

What began as the Gospel Light Mennonite Church Medical Aid Plan has led to a remarkable transformation in faith-based healthcare financing. During the three decades since the ministry's founding, national healthcare spending has exploded from \$1.4 trillion to roughly \$5 trillion, creating unprecedented challenges for American families.<sup>1</sup> Liberty HealthShare has responded by maintaining its founding principles while innovating to serve a diverse membership under the leadership of Chief Executive Officer Dorsey Morrow.

Today, the ministry operates with exceptional efficiency dedicating the majority of every dollar to member medical expense sharing—while earning Charity Navigator's highest four-star rating.<sup>2</sup> This achievement reflects not just operational excellence, but the enduring power of community-centered healthcare sharing rooted in Christian faith.

## **From Congregational Care to National Vision**

The ministry's origins embody a tradition deeply embedded in community values of mutual aid through voluntary member-to-member sharing during

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<sup>1</sup> <https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/nhe-fact-sheet>

<sup>2</sup> <https://www.prnewswire.com/news-releases/liberty-healthshare-earns-charity-navigator-four-star-rating-302478254.html>

times of need. That original medical aid plan served immediate needs during a period when healthcare costs were beginning to rise to where they are today.

The passage of the Affordable Care Act in 2010 transformed this local initiative into something much larger. Gospel Light Mennonite Church leadership decided their Medical Aid Plan could serve Christians outside of their small congregation and expanded eligibility for membership to help accomplish this vision.

The ministry's breakthrough came through federal recognition as an eligible healthcare sharing ministry in 2014, making members exempt from ACA insurance mandates. This positioned Gospel Light Mennonite Church Medical Aid Plan among a limited number of ministries to receive federal acknowledgment—a distinction that opened doors to serve Christians nationwide.

During this same period, Liberty HealthShare was establishing operations in Ohio to offer Americans an alternative to government-mandated healthcare plans. In 2014, when leaders from both organizations discovered their aligned visions, the Medical Aid Plan invited the members of Liberty HealthShare to join their sharing ministry and so began the ministry's future growth.

The Medical Aid Plan adopted the Liberty HealthShare name for broader national recognition. This alignment facilitated the transition from a congregational program to a national ministry while preserving the faith-based community support that defined its origins.

In a recent statement on the ministry's 30th anniversary, Liberty HealthShare noted that "many of those earliest Gospel Light Mennonite Church Medical Aid Plan members remain with the ministry today as do the first Liberty HealthShare members."<sup>3</sup>

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<sup>3</sup> <https://www.prnewswire.com/news-releases/liberty-healthshare-celebrates-30th-anniversary-302364790.html>

## Responding to Healthcare Cost Pressures

Liberty HealthShare's growth has paralleled dramatic increases in healthcare costs that have fundamentally reshaped American healthcare financing. According to Centers for Medicare & Medicaid Services data, private health insurance spending grew 11.5% to \$1.5 trillion in 2023, while out-of-pocket spending increased 7.2% to \$505.7 billion.<sup>4</sup> These increases created substantial financial pressure for American families, particularly those without employer-sponsored coverage.

The healthcare sharing ministry sector has responded with significant expansion. Total U.S. participation has grown from approximately 150,000 members in 2010 to more than 1.7 million Americans today, demonstrating increasing recognition of healthcare sharing as a viable financing alternative.<sup>5</sup>

Liberty HealthShare has positioned itself within this growing market through program diversification and demographic focus. The ministry currently offers six distinct medical cost-sharing programs plus a supplemental dental sharing program, with suggested monthly costs ranging from \$87 to \$362 for individuals and family options starting at \$319.

The ministry's growth strategy centers on addressing specific demographic needs while maintaining its core sharing model. Liberty Rise, designed for young adults aged 18-29, addresses unique financial challenges faced by young adults, with recent adjustments reducing suggested monthly contributions from \$122 to \$99 effective May 2025.<sup>6</sup>

Liberty HealthShare has implemented multiple measures to reduce costs for its members throughout 2025, with the most significant changes taking effect October 1 when the ministry will reduce suggested monthly share amounts on its three most popular programs by up to \$26 per month. The

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<sup>4</sup> <https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/nhe-fact-sheet>

<sup>5</sup> <https://www.foxbusiness.com/features/why-health-care-sharing-ministries>

<sup>6</sup> <https://www.prnewswire.com/news-releases/liberty-healthshare-reduces-monthly-sharing-contributions-for-liberty-rise-302417879.html>

healthcare sharing ministry has also cut member Co-Share amounts for two programs, reducing unsharable expenses each time members visit medical providers.

Liberty Assist serves members 65 and older enrolled in Medicare Parts A and B, with monthly share amounts starting at \$87. This program bridges the gap between Medicare coverage and comprehensive healthcare sharing, demonstrating a range of sharing which serves diverse member populations across all life stages.

This comprehensive approach distinguishes Liberty HealthShare from competitors that focus on narrower demographics or impose stricter membership requirements. Unlike some ministries requiring specific denominational affiliations, Liberty HealthShare is open to a broader group of Christians with more inclusive criteria .

## **Technology and Operational Excellence**

Liberty HealthShare has invested significantly in technological infrastructure to support its membership and sharing operations. The ShareBox portal serves as the ministry's secure online platform for member management, allowing members to track how their monthly contributions help others while submitting bills and accessing resources.

Through this secure online portal, members can see exactly how their monthly contributions help others in the community, reinforcing the community-oriented philosophy that has defined the ministry since its founding.

Recent technological advancements include a comprehensive website redesign with enhanced functionality and user experience improvements. These upgrades support Liberty HealthShare's commitment to efficiency while maintaining the personal relationships that distinguish healthcare sharing ministries from health insurance models.

Liberty HealthShare also launched a mobile phone application in 2024, providing members with convenient access to their personal ShareBox and

membership information directly from their smartphones. The free app allows users to review expenses, monitor sharing history, access program details, and manage payment information on both Apple and Android devices.

## **Competitive Positioning and Market Differentiation**

Liberty HealthShare operates within a competitive sector, including established ministries such as Christian Healthcare Ministries, Medi-Share, and Samaritan Ministries. The ministry has differentiated itself from these other ministries through flexible membership requirements and comprehensive program offerings.

The six medical cost-sharing programs plus dental sharing program provide more options than many competitors, addressing specific demographic needs from young adults to Medicare-eligible seniors. This full-service approach positions Liberty HealthShare to serve diverse member populations while maintaining operational efficiency and community focus.

## **Leadership Philosophy and Ministry Culture**

Liberty HealthShare Chief Executive Officer Dorsey Morrow brings diverse experience spanning law, technology, and geophysics to ministry leadership, embodying what he describes as a "polymath approach" to problem-solving. "I've tried to pull from different areas of experience as circumstances dictate," Morrow explains.

It's a diverse background that has proved valuable in navigating the complex regulatory, technological, and operational challenges facing healthcare sharing ministries. The ministry's management philosophy emphasizes team empowerment and open communication. "Everybody here is enabled to make a decision, to make those choices," Morrow notes, describing a culture that encourages free discussion and collaborative problem-solving.

Liberty HealthShare cultivates genuine spiritual community among both team members and participants. The ministry maintains a weekly prayer request distribution system connecting almost 200 team members with member needs, fostering genuine community relationships.

"We have a list that is distributed internally every Friday of prayer requests from our members," Morrow explains. "Whether it's with the member or for the member, we are about prayer. We strongly believe in that here."

### **Expanding Community Impact**

Beyond core healthcare sharing, Liberty HealthShare has expanded community impact through targeted charitable initiatives. The ministry established the Sharing Hearts Fund for Pediatric Wellness in early 2025, supporting Stark County, Ohio families with children's medical needs including dental care, vision screenings, and hearing tests.

The fund's immediate impact was demonstrated in July 2025 when multiple Stark County families received grants totaling more than \$17,000 for physical, dental, and vision exams as well as dental care and cancer treatments.

"Liberty HealthShare is blessed to have the ability to support these children with important medical needs that they otherwise would have had to forego due to cost," says Morrow.

### **Future Vision and Strategic Direction**

As Liberty HealthShare enters its fourth decade, the ministry maintains focus on strengthening its position while preparing for future challenges and opportunities.

"Throughout this year we will also be looking at, and praying about, what we can, and should, do to further strengthen this ministry and its position as

the most-comprehensive healthcare sharing ministry in America for the next 30 years," said Morrow.<sup>7</sup>

With healthcare expenses projected to grow at an average annual rate of 5.8% through 2033, significantly outpacing GDP growth, Liberty HealthShare's mission of providing affordable healthcare sharing remains increasingly relevant to American families.<sup>8</sup>

The ministry's financial transparency, operational efficiency, and member satisfaction metrics position it well for continued growth within the expanding healthcare sharing ministry sector. Strong foundations in transparency, accountability, and faith-based community support provide stability for addressing future challenges while maintaining core mission focus.

## **Lessons from Three Decades of Service**

Liberty HealthShare's transformation from five families to a national ministry offers valuable insights for faith-based organizations and healthcare innovation. The ministry's success demonstrates that community-centered solutions can scale effectively while maintaining founding principles and personal relationships.

First, unwavering commitment to financial transparency has built trust with members and regulators alike. Second, continuous adaptation to member needs has kept programs relevant and effective. Third, strategic use of technology has enhanced rather than replaced personal connection. Finally, leadership that balances operational excellence with spiritual mission has maintained the ministry's dual focus on efficiency and faith-based service.

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<sup>7</sup> <https://www.prnewswire.com/news-releases/liberty-healthshare-celebrates-30th-anniversary-302364790.html>

<sup>8</sup> <https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/nhe-fact-sheet>

The ministry's growth also illustrates how regulatory changes can create opportunities for faith-based alternatives.

## **Faith, Community, and Innovation**

Liberty HealthShare's 30-year journey demonstrates the enduring power of faith-based community support in addressing fundamental human needs. What began as five families helping each other has evolved into a comprehensive ministry serving thousands while maintaining the personal touch and spiritual foundation that motivated those original Virginia families.

The ministry's four-star rating from Charity Navigator, exceptional efficiency, and financial transparency position it as a leader among healthcare sharing ministries. More importantly, Liberty HealthShare has proven that faith-based medical cost sharing can provide meaningful solutions to healthcare affordability challenges while building genuine community connections.

As healthcare costs continue rising, Liberty HealthShare's three-decade experience offers a template for sustainable, community-centered healthcare sharing. The ministry's commitment to transparency, innovation, and spiritual support demonstrates that financial efficiency and personal care are not mutually exclusive but can reinforce each other in powerful ways.

"God has certainly graced Liberty HealthShare with His blessings," Morrow reflected. "He has presented us with some challenges over the years, but we continue to do His work by helping our members share the burdens of their fellow believers since 1995."

**For more information about Liberty HealthShare, visit: [www.libertyhealthshare.org](http://www.libertyhealthshare.org)**

*NOTICE: Liberty HealthShare is not an insurance company nor is it offered through an insurance company. Liberty HealthShare's Sharing Programs do not guarantee or promise that a member's medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay a member's medical bills will be totally voluntary. As such, Liberty HealthShare's*



*Sharing Programs should never be considered as a substitute for an insurance policy. Whether a member receives any payments for medical expenses and whether or not Liberty HealthShare continues to operate, the member is always liable for any unpaid bills.*