



Member Newsletter

March 2023

Changes are Resulting in Improvements for Members

From Member Services to Bill Processing to Communications, improving service to Liberty HealthShare members has been paramount to the many changes made over the past year.

We have instituted new, rigorous quality control, auditing and member resolution processes to help ensure that the information we provide members over the phone, via email and in ShareBox is correct and that the expenses we share are not only eligible and accurate, but also fair and reasonable.

Through a comprehensive project management process, Liberty HealthShare's leadership team reviews vendor contracts to make sure we are getting fair pricing and good value for our members. We are excited about the new vendors that were selected and are in place for our discount programs and our marketing needs and evaluate **every** contract as it comes up for renewal. We continue to focus on ensuring we are sharing timely and meeting our ministry goal of sharing in under 120 days.

Over the past year, we have launched thoughtful and progressive approaches to better connect with our members across the United States. This includes newsletters, numerous emails, a weekly devotional, videos, a new webinar series and communications directly from CEO Dorsey Morrow. The goal is to improve transparency as to the state of the ministry's pre-2022 backlog, and to demonstrate to members that we take seriously our responsibility to further enhance our communication efforts, expand our membership support processes and provide the best possible member experience.

Actions such as these, and others, are designed to not only improve our processes but also reduce our costs, re-balance our SharePower and make certain the ministry never finds itself in a backlog situation again.

Liberty HealthShare members can be assured that with the new leadership team, new vendors and updated operations, our ministry is focused on the future and working every day to make this the best healthsharing ministry we can for all our members.



How Medicare Works with Liberty Assist

When you turn 65 and are enrolled in Medicare Parts A and B, you can remain a member of our sharing community. You can transition your membership to Liberty Assist. You'll continue to receive support for your health and make meaningful contributions to other members.

The way that Liberty Assist works with Medicare is simple. Medicare typically covers 80 percent of medical expenses and members are responsible for the remaining 20 percent of their medical bills.

Liberty Assist members don't have to be surprised by unexpected medical bills, which can be large amounts depending on the service they receive. This includes hospital care co-payments, co-insurance and deductibles (as defined by Medicare).

Once your \$1,500 Annual Unshared Amount (AUA) has been met, Liberty Assist members can submit the remaining difference between the Medicare allowable amount and the amount paid by Medicare expenses to Liberty HealthShare members for sharing.

If Medicare pays for an expense, the remaining 20 percent can be submitted for sharing. It's as simple as reviewing your Explanation of Benefits (EOB) Medicare sends you and submitting the remaining expenses through your ShareBox. So there is no need for your provider to submit your expense.

Medical expenses eligible for sharing are limited to \$100,000 per year for all services and are subject to the exceptions in Liberty HealthShare's Sharing Guidelines.

[CLICK HERE TO WATCH VIDEO](#)

It is a member's responsibility to know what conditions and services are covered by Medicare and which ones are eligible for sharing. You can visit the Medicare website at www.medicare.gov or call 1.800 MEDICARE (1.800.633.4227) for more information.

Maternity and Your Liberty Rise Membership

If you are a Liberty Rise member and thinking of growing your family, it's time to consider changing your sharing program.

The Liberty Rise sharing program is limited to young adults (ages 18-29) who are single or are married couples (on separate memberships) without dependent children. Maternity expenses are not eligible for sharing.

According to our Sharing Guidelines, maternity expenses are only eligible for sharing for Liberty Essential, Liberty Connect and Liberty Unite members.

To share maternity expenses, the mother must be a member of Liberty Essential, Liberty Connect or Liberty Unite for at least six consecutive months before conception.

Members who are planning to become pregnant, can change their program 60 days prior to their annual membership renewal date in ShareBox.

A newborn may be added as a dependent to a Liberty Unite, Liberty Connect, or Liberty Essential program within 60 days of birth.

If a newborn is not added to your Liberty Unite, Liberty Connect, or Liberty Essential program within 60 days of birth, any medical expenses for the newborn will not be eligible for sharing and the dependent's effective date will begin the first of the month following the membership change.

More information about maternity-related expenses can be found on Page 26 of your [Sharing Guidelines](#). Information about adding a newborn to your membership can be found on Page 8.

Liberty Rise members can learn more about changing their sharing program by contacting our Enrollment team at 855.585.4237.



How to Make Changes to Your Membership in ShareBox

Life changes. It's important to know that whether your family grows to include more children, you become an empty nester or your medical needs changes, your sharing community is here to support you.

If you want to make a change to your membership, such as adding or removing a dependent to an active membership, you can do this easily in ShareBox.

All membership additions (except newborns added within 60 days of birth), are subject to medical history review prior to approval of addition.

If you want to change your sharing program, you can make a program change 60 days prior to your annual membership renewal date in ShareBox.

60 days prior to your annual membership renewal date, your option to change your program will become visible in ShareBox. This change must be requested by the primary member by the 25th of the month prior to the annual renewal date and will become effective the 1st of the annual renewal month. For example, if your annual renewal date is June 1, you can submit membership changes between April 1 and May 25.

To add a member or change your program, log in to your ShareBox and follow these steps:

- Go to the Membership tab on the left side of your ShareBox

- Click Change Membership on the circle on the top right side of your ShareBox
- Review your member information to ensure all information is current and correct
- To add a newborn, dependent or spouse, click on the add member circle on the bottom right, then continue
- To exclude an active member, click on the exclude rectangle on the bottom right, then continue
- Choose your current renewal date to ensure your program options are visible
- Click and select the sharing program of your choice
- Review your selection, then continue
- Agree to the conditions and Sharing Guidelines
- Finalize your selection by electronically signing and submitting your application

[CLICK HERE TO WATCH VIDEO](#)

Be sure to complete your membership change using electronic signatures by the 25th of the month prior to the requested date of change.

If you need help making a program change, contact our Enrollment team at 855.585.4237 and we will assist you.

Webinar: Make Your Health and Mental Wellness a Priority

On February 23, Liberty HealthShare hosted a webinar, "Make your Health and Mental Wellness a Priority in 2023 with our New Cost Saving Features," to educate members on Careington's cost-saving programs that are available to help them reduce their healthcare costs.

Featured speakers Dr. Suneer Chander, Board of Emergency Medicine (ABEM) with over 20 years of experience in healthcare, and Mike Ramsey, Director of Business Development and Partnerships, Careington International Corporation, discussed the types of savings members can receive on telehealth, mental health, prescription, vision and dental medical services.

Members' questions about these programs were answered, and attendees learned how to receive a welcome kit and access these discounts that will help them cut their healthcare costs.

Members can access a recording of the 30-minute webinar above and in their ShareBox by selecting "Resources" in the Dashboard and "Instructional Videos" to view it.



Liberty HealthShare Sponsors Exponential 2023

Liberty HealthShare is blessed to have been a sponsor of Exponential 2023, the world's largest church multiplication gathering, held the first week of March in Orlando, Florida.

Exponential 2023 focused on reviving evangelism and giving church's tools to accomplish the mission of Jesus, create a safe place for people to belong before they believe and reach those who are lost. It was attended by more than 5,000 church leaders, pastors and planters from multiple denominations all involved with establishing and growing churches. The three-day event featured more than 200 speakers, 150 workshops and multiple worship services.

"It was such a blessing to be able to attend Exponential and be in fellowship with church leaders from across the country who were energized to spread the Gospel and be evangelists for Jesus," said Pastor Wes Humble, executive director of ministry and community relations.

"We had the opportunity to talk with hundreds of like-minded people about the biblical values of our ministry and how Liberty HealthShare might play a role in their good work," he added.



FEBRUARY SHAREPOWER

Our monthly report of members' shared resources.



SharePower Received \$15,612,648

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



Medical Expenses Shared \$15,679,720

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$9,959,281

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.

February 2023

Percentage of pre-2022
backlog reduced



Cumulative

Percentage of pre-2022 backlog
reduced since January 1, 2022



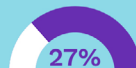
February 2023

*Percentage of
backlog reduced



Cumulative

*Percentage of backlog
reduced since January 1, 2022



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



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

Employee Spotlight: Meet Ciera

Meet Ciera. She is a member and provider advocate, serving our members by answering their healthsharing questions, helping them to understand how to use their membership resources and strengthening the relationship between our members and their providers.

She has been with our ministry for nine months, helping our members.

"I enjoy being able to help people. It makes me feel good when someone tells me how I helped them understand how our healthsharing process works or how to use our Sharing Guidelines."

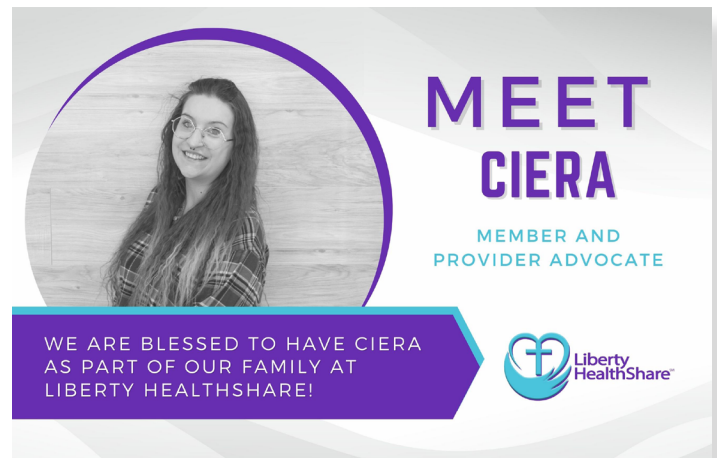
Expressing that she cares about a member while she answers their questions is one of her favorite things about working at Liberty HealthShare.

Ciera says "supportive, recommendatory and respectful" describe Liberty HealthShare.

She advises members to explain the healthsharing process to their providers proactively. Members should ask their provider if they will work with healthsharing members and offer a self-pay discount. "If you have questions about your membership, we are here to help you," she stated.

Ciera serves our internal teams by assisting with special projects in various departments. Her goal is to help and impact as many people as she can.

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



The Message of Easter

By Wes Humble

May God give you more and more grace and peace as you grow in your knowledge of God and Jesus our Lord
1 Peter 1:2 NLT

Throughout most of the Apostle Paul's letters in the New Testament, he opened and closed with these words, "grace and peace to you." As I ponder the message of Easter and what it means from all sides of the story, "grace and peace" are a reoccurring theme in my heart and soul.

All of us need these gifts from God. When Jesus died on the cross and then resurrected the third day, it was the ultimate offering of grace and peace. He offered grace and peace to one of the thieves hanging beside him on crucifixion day. He offered grace to those executing him when he prayed, "Forgive them for they know not what they do."



He was offering peace to his mother kneeling in deep grief at the foot of the cross when he asked John the disciple to look after his mother.

When we accept Christ and acknowledge him as our Savior, we become firsthand recipients of his grace and peace. By his work on the cross, we receive his grace that allows us to have peace that is beyond our understanding. His grace provides each in the best and worst of circumstances. As you think about Easter this year and contemplate Jesus' death and resurrection take time to receive his grace and peace provided for you.

Pastor Wes Humble is 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. 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 Expenses 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.

