

Member Newsletter

May 2023



An Important Message from Dorsey Morrow

I am personally excited by the changes going on at Liberty HealthShare. Much of this newsletter is devoted to presenting information related to our upcoming change in medical repricing services and the transition to the HST/PHCS partners beginning on June 1.

This is a momentous addition that will help members with access to optional participating providers made up of more than 900,000 participants and all the services of a Value-Driven Health Plan. As a Member, you will have access to an easy-to-use online provider search tool, additional transparency when making important healthcare decisions and a significant reduction in the possibility for balance bills. I encourage you to read the content of this newsletter carefully to help you with this transition.

This change is the result of more than a year of evaluating vendors, opportunities and options, as well as many months of planning – all driven by our desire to offer the best possible experience for our members and our partner providers. I want to assure you that we will continue to evolve as a healthsharing ministry to ensure that we meet the emerging needs of our members in a rapidly changing healthcare environment.

Every department and team at Liberty HealthShare have been working hard to bring about a smooth transition to our new medical repricing services. We paused recently and came to worship as part of the National Day of Prayer. We prayed for our country. We prayed for you, our members. And we prayed for one another. It was a deeply moving experience to see our team members express their love for Jesus Christ together. It was uplifting and a wonderful blessing for me to spend time with these dedicated individuals and think about how their selfless and relentless efforts have advanced the cause of our ministry and positioned Liberty HealthShare for a promising future.

As we move forward, you can be confident in the fact that while we bring about positive changes such as the transition described in this newsletter, we will remain aligned and deeply committed to our mission to *Shepherd the Christian tradition of healthcare sharing through prayer, education, personal responsibility, and stewardship of our community's resources.*

I am grateful for you, for your participation in our ministry and for the love and light you bring to our world through your faith and action.



Dorsey Morrow
Chief Executive Officer



Medical Bill Repricing Changes Begin June 1

Beginning June 1, Liberty HealthShare is changing the way it handles repricing of medical expenses. With the change, the new repricing vendor can help reduce medical costs when members receive care.

There are no changes to members' Sharing Programs, monthly share amounts, Annual Unshared Amounts or Co-Shares.

Introducing the Optional PHCS Network and Value-Driven Health Plan Services

Value-Driven Health Plan (VDHP) services are a new, transparent method of determining how much will be shared for healthcare services provided at hospitals, outpatient facilities and surgery centers. Repricing will be based on a reference price, Medicare (plus a percentage) and costs, resulting in a price that is fair to both the facility and the member.

VDHP services provide open access to facilities with no network restrictions. The PHCS network, with more than 900,000 providers, is utilized with VDHP. This will allow Liberty HealthShare members to access a wide range of providers that will accept the repriced rates. While we encourage you to take advantage of this vast new network, members still have the option to see any provider, including those not in the PHCS network.

Beginning June 1, members should set up their personal member account using the information on their new Member ID card at the HST Connect website, hstconnect.com/LHS. To see if your providers participate in this network, visit hstconnect.com/LHS or call 800.440.7427.

VDHP Services Help Keep Costs Down

Healthcare providers sometimes recommend a facility for treatment. Beginning June 1, members can look for the fair price for the service by visiting hstconnect.com/LHS or calling 855.585.4237 and comparing that price to what the recommended facility would charge. If the recommended facility for treatment cannot agree on this price, HST Connect can assist with recommending alternative options.

When using HST Connect to compare healthcare costs, Liberty HealthShare's Care Navigation team can come alongside members to help them gain the support they need to receive a fair price for their healthcare. The team also provides a prenotification review for a medical need where prenotification is required.

Introducing the Patient Advocacy Center

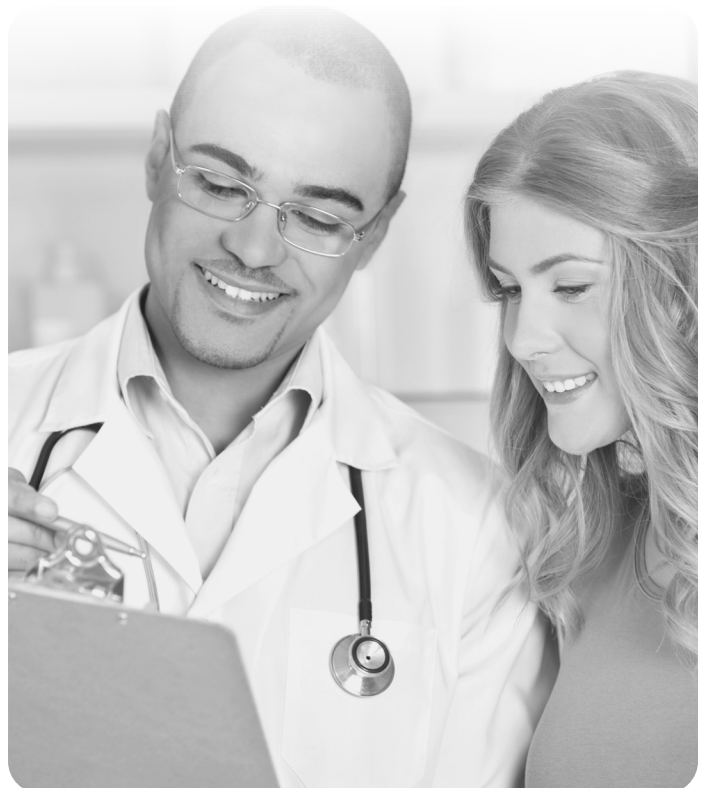
From time to time a provider may send a member a bill that is higher than what the ministry's members will share. This is called a balance bill, which, since May 1, 2022, is not sharable. Members should never pay more than the amount indicated in the Explanation of Sharing (EOS) in their ShareBox as the member responsibility.

Members who receive a balance billing should contact the Patient Advocacy Center (PAC) at 800.440.7427. They can also submit a copy of the balance bill through HST Connect. A patient advocate will deal directly with the facility. This is just another way these resources keep medical costs down and assist with our stewardship of SharePower.

Costs Go Down Today and Tomorrow

With PHCS and Value-Driven Health Plan services our members pay less for care, are offered a wide range of treatment options and continue to have low monthly contributions. We are confident that this change will help Liberty HealthShare members manage ever-increasing healthcare expenses while continuing to benefit each member through these offerings.

Should you have any questions, contact Member Services at 855.585.4237 or info@libertyhealthshare.org.



Liberty HealthShare Offers Optional Provider Network

On June 1, Liberty HealthShare – for the first time ever – will offer its members access to an optional provider network.

The PHCS national network will offer Liberty HealthShare members a simplified billing experience with their healthcare providers and a streamlined process when submitting eligible expenses for sharing.

“The added paperwork involved with healthsharing can be challenging for some members and providers,” said Dorsey Morrow, chief executive officer. “Providing our members an optional network with more than 900,000 doctors will virtually eliminate this requirement.”

If a member’s provider of choice is not a member of the PHCS network, they can continue to use them.

Members will simply show their new Membership ID Card to their provider’s billing staff when obtaining healthcare services. The provider will then submit the bill electronically to Liberty HealthShare, where it will be reviewed for sharing eligibility. Members will no longer have to submit bills on their own.

“While our members remain self-pay patients, they will no longer need to request a ‘self-pay discount’ or submit diagnosis and procedure codes,” Morrow said.

“Additionally, because providers recognize the PHCS network, they won’t need to pay at the time of service.”

Liberty HealthShare can make this change due to its selection of HST to provide medical bill repricing services.

HST’s Value-Driven Health Plan (VDHP) services are a method of determining how much will be shared for services provided at medical facilities. Repricing is based on a reference price, Medicare (plus a percentage) and costs, resulting in a price that is fair to both the facility and the member. VDHP services provide open access to facilities with no network restrictions.

“HST brings substantial support services and value for our members,” said Morrow. “Furthermore, they do so in a cost-effective manner and significantly decrease the likelihood of balance billing.”

These support services are being provided to members with no changes to members’ Sharing Programs, Annual Unshared Amounts, Co-Shares or monthly share amounts.

If you have not received your new ID cards by May 26, please contact us at 855.585.4237 or info@libertyhealthshare.org. Members should discard their old ID cards.



Provider Directory and Healthcare Bluebook Replaced

We equip our members with tools and resources to save money and lower their healthcare costs. For years we’ve supplied members with various cost-saving resources, including our Provider Directory and Healthcare Bluebook tool. As our new medical bill repricing approach launches on June 1, we are retiring these two resources.

Now, a powerful resource, HST Connect, will be available to members on June 1 to search for reasonably priced providers and medical procedures in their place.

When you or your family need care, you can utilize HST Connect to search and compare price, quality and estimated costs that will assist you in choosing a provider, medical facility or hospital.



Healthcare Bluebook™

Choose a Low-Cost Provider or Procedure Through HST Connect

Having access to detailed information enables healthsharing members to maintain their health and make informed choices for their healthcare. Our medical bill repricing approach provides this access for our members beginning June 1.

The HST Connect platform, a service within this approach, is an all-in-one search tool that gives members the information they need to choose a medical facility or provider.

With HST Connect, members can:

- Price a procedure
- Find a low-cost provider
- Receive support for medical bills

Price a Procedure

Comparing the cost and quality of medical procedures can be overwhelming. Using HST Connect members can easily find helpful information such as estimated costs, quality, acceptance ratings and more. You can then use this information to choose a low-cost, high-quality medical facility or hospital for your care.

Shop for a Provider

Searching for a provider that accepts fair pricing is vital to the sharing process. However, finding out if a provider is willing to work with sharing members before scheduling a medical service can be challenging. The HST Connect platform allows members to use an optional provider network and choose a quality provider that accepts fair pricing.

Beginning June 1, members will be able to search for participating providers and review additional information such as: acceptance ratings, provider specializations, distance, wait times, credentials, hours, hospital affiliations, directions and languages spoken.

Receive Support for Medical Bills

A lack of communication and acceptance can slow the sharing process and increase unexpected medical bills. A collaborative approach to repricing medical bills includes providers early in the decision-making process.

As a result, approximately 98% of in-network providers will accept the repriced rate of a medical expense and only 2% of members using the HST platform to choose a provider or medical facility with a high acceptance rate will end up with unexpected balance bills.



Since HST's fair pricing model is based on transparent pricing, members have low risk with balance bills. In the rare case that a member does receive a balance bill, the Patient Advocacy Center (PAC) negotiates with the provider or facility on behalf of a member.

Members will have 24/7 access to HST Connect to shop and compare prices of providers and healthcare services. Watch your email for more information about these services that are available to members.

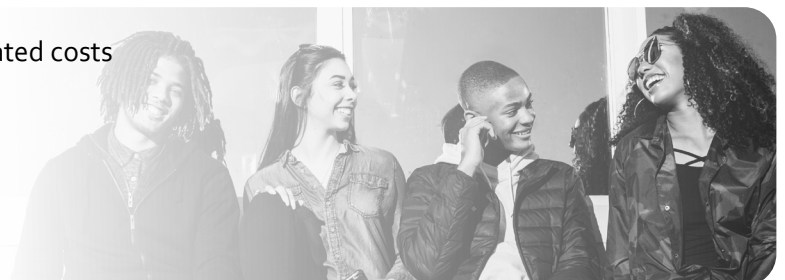
Liberty Rise: Submitting Expenses

Liberty Rise members enjoy being part of a sharing community and having access to features and programs that matter to young people.

Beginning June 1, Liberty Rise members will have access to our new HST Connect platform, which identifies participating providers and facilities in our national provider network. Members can search for providers or a medical facility and compare detailed information to view their estimated pricing before scheduling a medical service. Submitting an expense to their sharing community will be simple for Liberty Rise members.

Here's how submitting an expense works:

- Use HST Connect to compare services and review estimated costs
- Show Member ID to provider
- Provider submits expense to Liberty HealthShare
- Receive EOS
- Pay member responsibility to provider
- Members receive expense updates in their ShareBox



Liberty Assist: Submitting Expenses

It's our joy to support the health of our older members who are part of our Liberty Assist program. Members keep their healthcare costs low by sharing eligible medical expenses that Medicare doesn't pay.

Once Medicare has paid for your medical expenses, you can submit the remaining amount to be lifted and shared by other members.

Beginning June 1, here's how submitting an expense will work for Liberty Assist members:

- Show Medicare ID and Liberty HealthShare Member ID to provider
- Provider submits expense to Medicare and to Liberty HealthShare
- Member submits Medicare EOB to Liberty HealthShare through ShareBox
- Members receive expense updates in their ShareBox



Thank You, Nurses

In May, we honor and recognize nurses who provide professional excellence and healthcare guidance. Our ministry celebrates the nurses who are a part of our Care Navigation team and serve our members through education and navigational assistance through the medical system.

Our nurses improve quality of care and help to reduce medical expenses, assisting members both in avoiding unnecessary services and hospitalizations and shortening inpatient medical stays.

When a member needs support for a medical need or diagnosis, they provide another level of aid to help our member assess their medical options.

When using HST Connect to compare healthcare costs, our Care Navigation team can come alongside members to help them gain the support they need to receive a fair price for their healthcare.

Finally, our team provides a prenotification review for a medical need where prenotification is required, according to our [Sharing Guidelines](#), pages 24-26.

If a Liberty HealthShare nurse has helped you, we'd love to hear from you. Email us at info@libertyhealthshare.org.



Revisions to Sharing Guidelines

Each year, or as needed, we review our Sharing Guidelines to assist our members in stewarding their health, protect our sharing community's resources and reflect the current state of medical healthcare. Liberty HealthShare's Board of Directors approved amendments to our Sharing Guidelines that were distributed on March 31 and will take effect on June 1. The updated Sharing Guidelines and a summary of the revisions are available in your [ShareBox](#). You can view or download the PDFs by visiting the Resources/Membership information section of ShareBox.

Liberty HealthShare Sponsors Texas Home School Convention

Liberty HealthShare is blessed to be a sponsor of the Texas Home School Coalition's 2023 Conventions in Dallas/Fort Worth and Houston.

The [Texas Home School Conventions](#) are a pair of two-day events with inspirational speakers, exhibits, must-have resources and thought-provoking workshops for thousands of parents who homeschool their children and others who are considering the option. They are organized to create a community that encourages and equips parents on their homeschooling journey.

The Dallas/Fort Worth convention was April 27-29, and the Houston event will be June 1-3.

"It is such a blessing to be able to sponsor the Texas Home School Conventions and to lead a workshop on the shared spirit of homeschooling and healthsharing," said Pastor Wes Humble, Liberty HealthShare's director of ministry, community relations and events.

"Homeschooling parents have taken control of their children's education, the same way healthsharing members have taken control of their healthcare," he added. "We all share similar Christian values and beliefs."

Since 1986, the Texas Home School Coalition has worked to keep the freedom of Texas families to raise and educate their own children. It believes that raising children is a family's God-given right and calling, and that homeschooling is one of the best models for educating children.



APRIL SHAREPOWER

Our monthly report of members' shared resources.



SharePower Received \$14,910,778

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



Medical Expenses Shared \$14,784,161

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$10,987,115

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.

April 2023

Percentage of pre-2022 backlog reduced



Cumulative

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



April 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 Rebecca

Rebecca, a Care Navigation Nurse, is this month's employee spotlight! A member of the Prenotification/ Care Navigation team, Rebecca has been providing clinical support and assistance to both members and providers for 8 months.

She accomplishes this by completing prenotification for eligible medical expenses, providing explanations for ineligible expenses, directing members to alternative resources for these services when applicable and managing special case groups with ongoing needs.

"Being a nurse is rewarding in and of itself, and I am blessed to be able to utilize my nursing prowess here at Liberty HealthShare to advocate for our members just as I would if they were my patients," Rebecca said.

Knowing that she provides comfort to our members in challenging situations is her favorite part of her important work. Rebecca uses "competent, compassionate and considerate" to describe Liberty HealthShare.

"My colleagues constantly provide support and feedback that polishes me every day," added Rebecca. She encourages members to know that our teams are working every day to provide the most comprehensive service possible.

A mother of two young adults, Rebecca is excited to see what the future holds for them. We are blessed to have Rebecca as part of our family at Liberty HealthShare, where we strive to offer the absolute best of our work to our members. Check back next month to get to know another team member.



Qualifications

By Pastor Wes Humble

In the book of Acts there came a time in the history of the early church that the administrative responsibilities became too much for the disciples to handle. What has always fascinated me with this story is the qualifications listed for the seven that would be chosen to serve food to widows and carry out this program. It might seem like a mundane task, but God's leadership standards were high.

So the Twelve called a meeting of all the believers. They said, "We apostles should spend our time teaching the word of God, not running a food program. And so, brothers, select seven men who are well respected and are full of the Spirit and wisdom. We will give them this responsibility. Then we apostles can spend our time in prayer and teaching the word." Acts 6:2-4 NLT

Three qualifications:

- **Well respected**
- **Full of the Holy Spirit**
- **Full of wisdom**

Whatever you are called to do in life or in leadership, making these three part of what and who we are is not a bad idea. You can't buy respect—it is earned by treating others kindly no matter who they are or what position they may hold. Being full of God's Spirit comes with the surrendering of ourselves, our wishes and wants. When we abandon ourselves to him and trust him with our lives, his Spirit lives in us and functions on our behalf. The Proverb writer said, *"Joyful is the person who finds wisdom, the one who gains understanding. For wisdom is more profitable than silver, and her wages are better than gold."* (Proverbs 3:13-14 NLT)

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

If you would like prayer for yourself or a family member from our Pastoral Care Team, you can request prayer inside your PrayerBox found inside your [ShareBox](#).

Important Liberty HealthShare Member Information

HST Connect: Optional Network

Visit hstconnect.com/LHS or call 800.440.7427

Provider Submits Medical Billing to:

EDI Payor ID: 90753

Liberty HealthShare

PO Box 35691 | Canton, OH 44735

ShareBox

Important Membership Tools

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

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 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.

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.

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.

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

Submit Medical Expenses Within 180 Days

Providers submit an expense within 180 days of your medical service. 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.

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

