# **HealthShare**®

## APRIL 2024

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### A Note to Our Members from CEO Dorgey Morrow

I am so excited! This is a thrilling time to be a part of the Liberty HealthShare family as we officially launch two new programs. Our Ambassador program provides an opportunity for individuals to assist the ministry in expanding our membership while earning money for their efforts. Initial response has been very positive. In just the first 24 hours after the announcement of the program, 25 people responded positively with an application to be one of our Ambassadors. We have branded the initiative as our *Share the Power* ambassador program. It is built on the belief that we are providing life-changing experiences to our members and others will find the opportunity worthy of consideration.

Those who work as Ambassadors will be considered independent contractors and paid a recurring commission for new members they enroll who remain with the ministry. The commission structure, and other important information, can be found at info.libertyhealthshare.org/ share-the-power.

If you have an interest in learning more, check out our website or email **ambassador@ libertyhealthshare.org**. We stand ready to help you get up and running as our ambassadors in expanding the membership. As I write to you today, we are just a few weeks away from the launch of the Liberty HealthShare Dental Sharing program. This is a very generous dental program that will areatly benefit our members. In fact, because we believe it is such a great addition, we did not want to make it available to the general public as a standalone program. Participants must be enrolled in one of our medical cost sharing programs. Current Liberty HealthShare members can add dental to their sharing program at the designated monthly share. Prospective members can enroll in both a medical and dental program at the same time.

This program was launched in response to a survey conducted last fall in which 75% of our members who responded indicated they would have a strong interest in a dental sharing program. We are pleased to be able to develop the program and add it to our robust list of offerings, positioning Liberty HealthShare as the most comprehensive health sharing organization in the country.

We will be sending you more information on the dental program prior to our official launch on May 1. Once again, we are ready to help you understand better how this program meets the needs of your families. We believe our monthly sharing contribution is competitive and that you will be impressed with the services provided by the program.

I will end by saying that we came together as members of the Liberty HealthShare family on April 8 to watch the total solar eclipse. It is an experience I won't soon forget. It was heartening to watch colleagues enjoying each other's company while witnessing God's glory and His design of nature. I recently read an article by Washington Post columnist, Bina Venkataraman, that captures my thinking about this amazing opportunity. She wrote about returning to her hometown of Wooster, Ohio for the eclipse. Here is a quote from the article.

"Post-pandemic, many of us feel less a part of our communities. In a polarized country and a warstruck world, we lack common cause. Amid this disconnection and alienation, a solar eclipse is an opportunity not only for awe, wonder and escape — but for binding ourselves to the past and future of humanity."

It was such a special day, and for those of you who got to watch, I hope your experience was just as memorable.

In His Love and Service,

Dorsey Morrow

Chief Executive Officer

## Health & Wellness with Amy

### Amy Hagen - BSN, RN, and VP of Medical Services





Have you recovered from Daylight Saving Time yet? It may seem insignificant, but losing that precious hour of sleep can sure make people cranky! Have you ever wondered why that is, or what the benefits of getting enough sleep, or the dangers of not getting enough, are? As we march onwards through Spring and the sun sets later and rises sooner, let's take some time to dig into the ins and outs of sleep!

The CDC helpfully outlines the amount of sleep that we all need at different stages of our lives. Adults should be aiming for at least 7 hours of sleep per night. But we only have 24 hours a day, you may say, I don't want to spend a third of those hours asleep! Consider it this way – you wouldn't build a house from the roof down, right? You need to lay an appropriate base. Getting enough sleep plays a foundational role in many other crucial aspects of your health. Good sleep makes your immune system stronger, affects stress hormones, and has an impact on your cardiovascular health, to name a few things.

There are both short-term and long-term issues with slacking on your snoozing. Chronic lack of sleep negatively affects your cardiovascular system, possibly leading to heart attack or stroke. But even missing just a bit of sleep can lead to a lapse in your alertness and reactions, difficulties with memory, and an overall degradation in your quality of life. Look at any college campus around the country and there will be no doubt – neglect of sleep can make even the young and healthy look like zombies!

So now that we know sleep is important, how do we increase our odds of having adequate sleep? As with most things, it's best to change habits and lifestyle rather than search for a quick fix. A few tips for sleeping better are to exercise during the day, to keep your bedtime consistent, and to commit to being screen free a few hours before you're about to hit the hay. If you're really having trouble sleeping, it may be worthwhile to consider speaking with your doctor about the possibility of a sleep disorder, for which a variety of treatment options are available.

I hope you were able to learn something this month about the importance of sleep, and that you can put together a plan to get good sleep! The Bible teaches us that Jesus thought that sleep and rest were important, such as His teaching in Matthew 11:28-30, and that we are promised peace and rest through trusting in God, as in Exodus 33:14. Healthy sleep habits impact all aspects of your health, and here at Liberty HealthShare we want to see you as happy and healthy as you can be!

## New Prescription Program Offers Greater Savings

As part of our ongoing efforts to bring about enhancements to services provided to our members, we have recently worked with Careington International to transition to a new prescription drug program. Liberty HealthShare members will now have access to GetMoreRx, a nationwide prescription discount program available at more than 56,000 participating stores including CVS, Target, Walgreens, Walmart, Kroger, Albertsons, Fry's, Harris Teeter, Duane Reade, and Longs Drugs.

GetMoreRx offers prescription discounts of 50% to 95% on generic medications and 10% to 45% on brand-name medications. Additionally, the program has a website and mobile app that you can use to look up specific drug pricing at pharmacies near you.



Careington will soon be sending digital Welcome Kits to eligible Liberty HealthShare members via email with updated information and membership cards. In the meantime, use this information when you work with your pharmacy to fill prescriptions.

Member ID: Will remain the same. GRPCODE (Unite, Connect, Essential): LHSDVTGP GRPCODE (Rise): LHSDVTMP Rx BIN: 026431 Rx PCN: GM4

If you have any questions, please contact Member Services at info@libertyhealthshare.org or **855-585-4237**.

Visit www.getmorerxpricing.com to locate a participating pharmacy in your area.

## CEO DORSEY MORROW RECOGNIZED AS



### Dorsey Morrow, chief executive officer of Liberty HealthShare, has been recognized as a "Social Impact Hero" by Authority Magazine.

As a part of the magazine's series about "individuals and organizations making an important social impact," Morrow was featured in the April 1 issue.

"With over two decades of background in law and non-profits, Morrow's leadership is propelling Liberty into its new era, creating a movement toward a more compassionate, affordable and sustainable approach to financing health," wrote Yitzi Weiner, Authority Magazine founder and editor.

Asked by Weiner how he and Liberty HealthShare are making a significant social impact, Morrow responded: "We are challenging the status quo in the healthcare industry. We are giving the end-user the freedom to choose who they see and what they want done, as well as increasing the transparency of the entire process and cost.

"As a ministry, our members are helping each other, both physically and spiritually. They are able to engage in each other's lives and well-being, something that has become almost an anathema in today's social-media-based society. Our members want to help each other and exemplify the love exhibited in the Bible."

Weiner's full interview with Morrow can be found here.





## Liberty HealthShare gathery to celebrate Easter

On Thursday, March 28, our staff gathered for a special Easter pop-up chapel and time of spiritual reflection.

We focused our hearts and minds on Christ through worship and song, led by Troy Tarr, director of information technology at Liberty HealthShare.

Dorsey Morrow, CEO at Liberty HealthShare, delivered a powerful gospel message. He highlighted the hours that Jesus spent before going to the cross and sacrificing Himself for our sins. It was a humbling experience that left us feeling grateful for God and the greatest gift that He gave us.

The service concluded with a prayer from Pastor Wes Humble, executive director of ministry, community relations, and events for the well-being of our members, employees, and their families.





### Earn \$150

watch this video to learn more

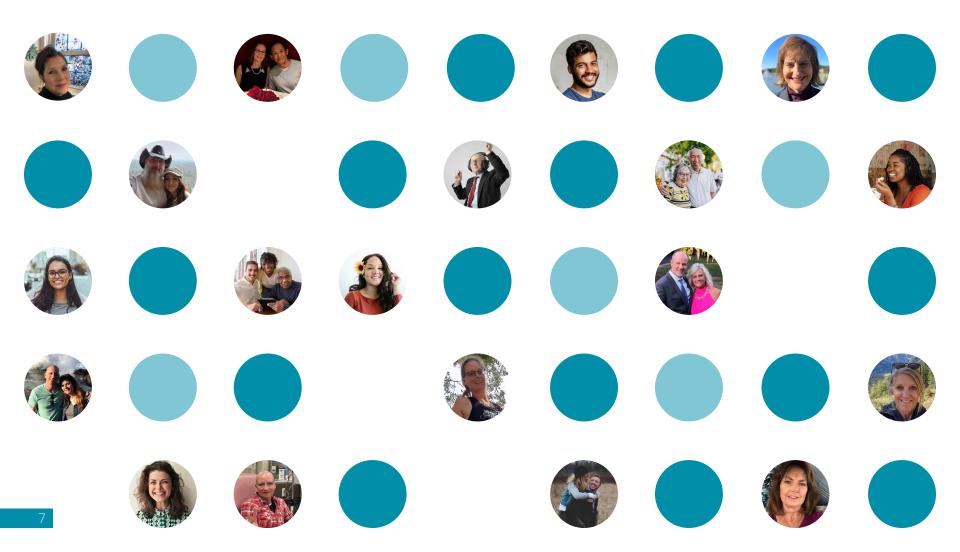
Long a popular program for Liberty HealthShare members, Refer a Friend is a great way to share information about our ministry to friends, family, and colleagues for whom healthsharing might be a good fit for both their spiritual beliefs and an affordable way to manage their healthcare expenses.

Plus, you can earn \$150 for each referral.

A current healthsharing member will receive a \$150 Visa gift card for each referred individual who enrolls and maintains their membership for two consecutive months.

The process is easy. Simply fill out the on-line form found in your ShareBox and click Submit. Our enrollment team will contact them and handle everything else.

\*The Refer a Friend Program is not available in Pennsylvania, Massachusetts, or New Mexico. The number of referrals in either Maryland or Montana is limited to 6 per member per year.





My wife, Brenda, and I have been members of Liberty HealthShare since 2019.

We were looking for an alternative to health insurance. I had retired early, and we were paying an exorbitant amount of money. It almost became a moral quandary for us that we're spending all this money on health insurance.

We began to explore other options, and when we found Liberty HealthShare we almost immediately knew that we wanted to be a part of the sharing community.

We loved it for several reasons.

- As followers of Christ, we love the fact that we're a part of a family that cares for one another.
- We share our resources, and we love the fact that the whole organization is set up on biblical principles. That's very important to us.
- It's affordable. We are saving thousands of dollars every year by being a part of this family with Liberty HealthShare.
- We love the fact that we're able to choose our own doctors. We're not limited in any way.

Liberty HealthShare continues to grow and add other resources. If you have an ear infection and you don't want to run into the doctor or wait, you can go online and speak with a doctor through DialCare. They can write you a prescription. They have mental health care for people who are struggling with mental challenges.

This is a great way for us to take care of our medical needs and save money. For that, we're extremely grateful.

We've had a very positive experience as members. We've had some significant physical challenges. I've had acute pancreatitis and bladder stones, as well as prostate surgery, and Liberty HealthShare has been with us the whole way.

One of the great things that they have added is HST Connect, which has helped our family connect with the right doctors and made bill submission easier than ever.

And the amount of money that you can save, which is really the beauty of being a part of a family like this, is incredible. And now that we have the HST Connect, they're able to help go to bat for you. There are a lot of resources that will enable you to care for your family and medical needs.

Finally, as followers of Christ, we love the fact that we're a part of a family that cares for one another.

We love the fact that we're a part of a family that cares for one another.



## Our monthly report

### SharePower Received

### \$12,422,685

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

### **Medical Expenses Shared**

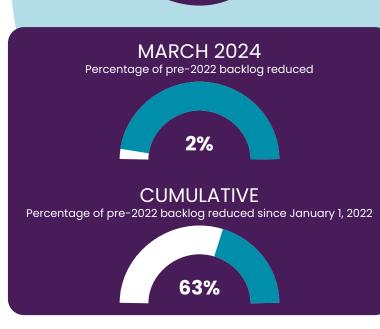
### \$12,481,433

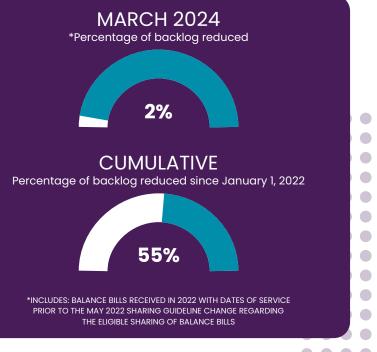
The monthly amount of voluntary contributions available to share member's eligible medical expenses.

### **Medical Expenses Received**

\$8,459,269

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 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.

Building upon our successful "Refer-a-Friend" program, Liberty HealthShare launched the "Share the Power" ambassador program earlier this month, creating a new way to promote the ministry and help more people take charge of their healthcare decisions.

"After we brought back 'Refer-a-Friend' in 2022, many asked if we could create a program for those who wanted to promote Liberty HealthShare within their wider personal and professional networks," said Dorsey Morrow, Liberty HealthShare chief executive officer.

Both current members and those who are not members are able to participate in the "Share the Power" ambassador program. Ambassadors work to bring potential members into the ministry by using a variety of pre-made and supplied marketing materials made available by Liberty HealthShare.

Ambassadors get more than just the satisfaction of helping others embrace the freedom of healthcare sharing. "Our new 'Share the Power' ambassador program gives us the opportunity to reward these influencers who go beyond what we can do with 'Refer-a-Friend.' Their member recruitment efforts can earn them additional monthly residual income," said Morrow.



## SHARE THE **POWER**

A Liberty HealthShare® Ambassador Program



As long as Ambassadors remain active in the program through multiple standards of participation, they will continue to receive recurring monthly commissions. For example, Ambassadors must enroll 5 new memberships in their first 6 months of activity in the program, and 4 more memberships for each successive 12 months. With money in the Ambassador's pocket and the ministry growing in membership and strength, the new "Share the Power" ambassador program is a win-win!

If you, or someone you know, is interested in being part of the "Share the Power" ambassador program, more information can be found at info.libertyhealthshare.org/share-the-power.

The "Share the Power" ambassador program is not available in Maryland, Massachusetts, Montana, New Mexico, or Pennsylvania. Insurance agents and those in the insurance industry are not eligible to be Liberty HealthShare Ambassadors.



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

### He Who Holds the Sun

From the rising of the sun to its setting, the name of the Lord is to be praised! The Lord is high above all nations, and His glory above the heavens! Who is like the Lord our God, who is seated on high, who looks far down on the heavens and the earth?

Psalm 113:3-6 ESV

In the week before the 2024 solar eclipse, there was tangible excitement in the air as the sun and moon were about to engage in a cosmic dance, putting on a stunning display for all to see. On the day of the eclipse, which spanned across the United States, many stood in awe and gazed upward, marveling at the beauty of creation and the wonder of God.

Beyond the sun, moon, and stars lies the Lord God Almighty, the Creator of all things, including you! He is omnipotent, omniscient, and omnipresent, meaning He is all-powerful, all-knowing, and present everywhere. He is the Sovereign God above all gods.

As Christians and believers, we understand that there is more to behold. There is one who holds the sun, which is bigger and brighter than we can imagine. He remains in control of all that we know and all that we have yet to discover.

The Psalmist reminds us on this day, and every day, that "*The Lord is high above all nations, and His glory above the heavens.*"

Now that the eclipse is over, let us remain in awe of His faithfulness and know that He is God. Let us revere Him and be amazed by His greatness. We should actively look for Him in our daily lives and allow Him to guide, love, and save us from our sins.

Let us make Him the Lord of our lives and seek His guidance daily.

Let us love Him with all our soul, mind, heart, and strength.

If we cry out to Him, He will hear us and improve our lives. He will bless us with His presence, grace, and guidance until the end of our days. "*Who is like the Lord our God, who is seated on high, who looks far down on the heavens and the earth?*"

He hangs the moon and holds the sun in its place. Let us always remember to give Him praise and honor for loving us, forgiving us, providing for us, and leading us daily.

Blegged be the Lord God Almighty who was, and is, and is to come. Blessed be the Lord God Almighty who *reigng forever more*. Revelation 4:8

let up pray together

For those who are having back or spine surgery. We pray for a smooth procedure, a quick recovery, and complete healing.

For those who are dealing with fear or anxiety. We pray that God will strengthen them through peace.

For those who are having surgery to remove cancer. We pray the procedure successfully removes the cancer and prevents it from returning.

For those supporting friends who are going through difficulties and health challenges. We pray they will be a source of encouragement and can aid their friends in their recovery.

For those who are newly retired. We pray they receive guidance as they care for their health and make the most of this new season of life.

For those who have been recently diagnosed with a health condition. We pray they learn to manage their condition successfully.

For those who are struggling with the difficulties of life. We pray for God to restore their hope and lighten their burdens.

For those who are preparing to apply for a new job. We pray that God will give them favor and sustainable employment.

For those whose family members have passed away. We pray for comfort, strength, and peace.

Amen and amen.

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. Superman doesn't go anywhere without his cape. Cory Tavenier doesn't go anywhere without his laptop. Both are superheroes in their own way. Both are ready when a call for help is made. Tavenier has been responding to his colleagues' needs for nearly 25 years of working in Information Technology (IT), including the last four of his career here at Liberty HealthShare as the IT Support Team Lead.

"I really like the idea of being able to help people in a variety of circumstances," said Tavenier. "Not just fixing their technology issues, but also having the opportunity to become friends with my colleagues. I get to know them way beyond whatever issue they are having. I like being seen as some who can rescue people."

A native of Cuyahoga Falls, Ohio, Tavenier's engaging personality and willingness to go the extra mile to help his colleagues is one reason he was recognized as the recipient of the Liberty Award, an award which recognizes an employee who exemplifies Liberty HealthShare values through their work, in 2022.

"In my role, I have the opportunity to serve everyone from the CEO through the newest hire," said Tavenier. "Each day is different. I like being able to problem solve to get one of my colleagues back up to speed so they can do their important work for our ministry."

Tavenier has been married for 21 years to his wife Vicki, who he met when they worked together for Signet Jewelers – a position he held for more than 20 years.

"It was a good place to work, and my job changed enough times that I continued to feel challenged. It's why I stayed so long."

Tavenier's transition to Liberty HealthShare started with a phone call from an old friend, Liberty's Director of IT Troy Tarr.

"We grew up together," said Tavenier. "He lived a few streets down from me so l knew he wouldn't call me unless it was a good opportunity."

Tavenier has two daughters, Madison, 23, and Alexis, 20.

"I'm so very proud of them," said Tavenier. "They are strong, independent women with really bright futures ahead of them. I am eager to see how their life story will play out."

With two grown children, Tavenier is active in his church and with local high school teams in Coventry, Ohio, where he resides.

"I enjoy working with kids," he said. "I had the chance to coach softball when Alexis played from t-ball through high school. Now I stay active in my community by keeping stats for the high school football team. It is another way I can contribute and help people."





IT Support Team Lead

I really like the idea of being able to

help people

in a variety of circumstances.

## Frequently Asked

Each month, we gather the questions that our members ask the most. As a supplement to the work of our wonderful team of member specialists, check back here each month to get your queries answered.

### If I receive a balance bill, should I pay it right away?

If you receive a balance bill with a date of service June 1, 2023 or after, you **should not pay it.** You should upload it to the Patient Advocacy Center (PAC) in HST Connect. Allow the PAC through HST Connect to work on negotiating balance bills before any payment is made. PAC is unable to provide assistance if the balance bill has been paid. If you receive a balance bill for a date of service prior to June 1, 2023, contact Member Services at 855-585-4237.

### When should I call the Member Services Team?

If you have logged into your HST Connect account and cannot find the information that you need or the answer to the question that you're looking for, you can reach out to the Member Services Team for assistance. Please be sure to log into HST Connect first before contacting the Member Services Team, as HST Connect is there for your benefit.

### How can I update my personal information in ShareBox?

If you need to update personal information in your ShareBox, an important matter that you should stay up to date on, first log in to your ShareBox account. Then, from the dashboard, click on the link with your name and membership number in the upper right corner to update your personal information. ⊳

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# Reminder: Important Change for SMEs

Medical expenses with dates of service on or after April 1, 2024, and submitted through ShareBox, are now being repriced by HST using the same fair and reasonable standards as those electronically submitted by a provider.

This means there will be no difference in the amount shared for a given medical service whether members submit it themselves or if a provider submits it. All medical expenses will be repriced to ensure that the costs are fair and reasonable. The repriced amount may, however, be less than the self-pay or pre-pay discounted amount offered by the provider.

For example, a medical service billed at \$1,000 might be repriced at \$400, which is the fair and reasonable amount Liberty HealthShare members will share. If a member submits the bill in their ShareBox at the full \$1.000, or even at a discounted fee of \$800, only \$400 will be eligible for sharing because that is the fair and reasonable amount that has been determined by a third-party vendor using industry standards.

To avoid paying more than the fair and reasonable amount, members should ask providers to submit all invoices as outlined on the back of their Liberty HealthShare membership card.

If you have any questions, please contact our Member Services team by calling 855-585-4237 or emailing info@libertyhealthshare.org.

### Why did you make this change?

The change in how we process and reprice member submitted expenses was made in an effort to improve equity and fairness for all Sharing Members.

### How is fair and reasonable determined?

As noted in our Sharing Guidelines, if a provider participates in the PHCS network, eligible medical expenses are repriced based on the contracted terms of their agreement with PHCS. If the provider does not participate in the PHCS network, physician and ancillary expenses are repriced to a rate commonly used in the industry of 120% of the Medicare allowable amount. Inpatient or Outpatient Facility expenses are repriced to 140% of the Medicare allowable amount. The Medicare fee schedule varies by location. More information on the Medicare fee schedule can be found at cms.gov/medicare/payment/feeschedules.

### What if my provider doesn't participate in the PHCS network or won't bill a healthsharing ministry?

The HST Connect website includes a comprehensive list of providers who participate in the PHCS network. If you have not yet created your HST Connect account, you can do so from that page. You can also call Member Services for assistance at 855-585-4237. They can help you with account set up, help you locate a provider or even review procedure pricing. If you need to discuss an upcoming surgery, please call Care Navigation at 855-585-4237.

### Can I still be a self-pay patient?

Yes, absolutely. You can continue to self-pay. However, the reimbursement sharing amount is based on the fair and reasonable rate, and Liberty HealthShare doesn't determine that rate. That may be different than the amount you paid, resulting in a sharing amount of less than what you paid.

### How do I avoid paying more than the fair and reasonable amount?

Tell your provider's billing staff that you participate in the PHCS Network and show them the PHCS logo on your Liberty HealthShare member ID card. Ask them to submit invoices as outlined on the back of the card. You can also call Care Navigation for assistance at 855-585-4237.

Important Liberty HealthShare Member Information

### **HST Connect: Provider Network**

Visit hstconnect.com/lhs or call 855-585-4237 Provider Submits Medical Billing to: EDI Payor ID: 90753 Liberty HealthShare PO Box 35691 | Canton, OH 44735

### **Nominate A Provider**

If a provider is not in the PHCS network and you would like to nominate a provider, please provide this link to the provider: https://www.multiplan.us/members/

### **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

### 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 dues in addition to your suggested monthly share amount.

### **Submit Medical Expenses Within 180 Days**

Providers need to 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

New members should look for and access their digital Careington "Welcome Kit" for our cost savings tools, telehealth for physical and mental health, and 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. For state specific disclaimers, click here.

### 4455 Hills & Dales Rd. NW | Canton, OH 44708







vision

To build a healthcare sharing community which exemplifies **Jesus Christ** and empowers like-minded people to manage their health care journey.

miggion

Shepherd the Christian tradition of healthcare sharing through prayer, education, personal responsibility, and stewardship of the community's resources.





values

Faith-based Member-focused Accountable Innovative Compassionate

