



Liberty
HealthShare®

MEMBER MONTHLY

JANUARY 2024

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A word about the new format.

Welcome to our new Member Monthly – your main source of announcements, member information, enriching articles, and spotlights on what makes Liberty HealthShare great.

This whole magazine is focused on you! We are always moving forward and trying to find ways to serve our members. Switching the format of our monthly newsletter will allow us to do just that.

We're pushing the limits of "interactive" with even more linked content and videos you can watch right here in the magazine. Explore around, watch the videos, and thank you for being one of our valued members.

To get you started, here's a video featuring some of the people who make our ministry so special.





A Note to Our Members

from CEO Dorsey Morrow

Like many of you, I love all that the holidays bring in terms of time with family and friends and opportunities to celebrate the birth of our savior, Jesus Christ. I love the new beginning that January represents: the opportunities, a renewed focus, and a sense of optimism and possibilities in every aspect of our lives. It is a natural time to assess your progress and be hopeful about all that can be achieved in a new year.

We recently held our All-Employee Summit to start the new year. In my opening address, I took time to celebrate all that we achieved as a ministry on behalf of our members as well as shared my vision for 2024.

Among the points of pride I shared about our work in 2023 were the following:

- Our transition to HST, our new medical expense repricing partner. The data is unambiguous – this optional network is providing real and significant savings for members while providing access to a network of potential providers, as well as streamlining the time within which we share to providers. If you have not already done so, I encourage you to register for [HST Connect](#). Several articles in this publication provide you with the details on how to do so.
- We have enhanced our workflow in Care Navigation to better meet the needs of Liberty HealthShare members when dealing with procedures, as well as with acute and chronic illnesses.

- We continue to make progress on reducing the backlog. We will not stop until the backlog is eliminated and take great pride in our progress by reducing the backlog by nearly 60% a little more than a year into our effort.
- Our number of new members continues to grow when compared to last year's as new populations of prospective members hear about the value of our sharing ministry.
- While encouraged with hearing what the membership thought during our recent survey, we paid equal attention to those areas of our operations that are viewed as in need of more focus and improvement.

In my comments to my colleagues at our event, I shared my enthusiasm for 2024 and the opportunity to position our ministry for long-term, sustainable success. I challenged my colleagues to seize the moment in front of us and enhance the experience we offer in three ways.

First, we must continue to research and launch new offerings that will enhance the lives of our members. We are off to a very good start with our new Liberty Freedom program and are in the pre-launch stage for our dental program, which we discussed with you in previous newsletters. Adding programs that respond to the needs of our members is part of our plan to be the most comprehensive health sharing ministry in the country.

Second, while we continue to work to grow the size of our membership, we must not take our successes for granted and continue to leverage all the strengths of our health


sharing ministry. The trend lines in enrollment are positive, but we are not satisfied. We believe the experience we offer our members has tremendous value and can be transformational for new populations of prospective members.

Third, we must constantly find ways to add value for our members. We have done an extraordinary job of this, but what we have done must be considered a beginning, not an ending. We can never be satisfied with the service we provide our members. We must work relentlessly to ensure consistency and accuracy in every member touchpoint. You are our focus as we work to shape the experience you have with operational improvements and efficiencies.

Ours is a business in which you can see God's hands. It's an opportunity to show the world our Father's love and the salvation He offers. This ministry might be the only opportunity someone has to see the Gospel in action. The light we shine through our work cannot be extinguished. I never miss an opportunity to remind my colleagues here at Liberty HealthShare that our ministry changes the lives of everyone within our realm of influence.

You are our focus. We start 2024 energized that we can, and will, enhance your every experience with Liberty HealthShare.

In His Service,


Dorsey Morrow
Chief Executive Officer

embracing TELE HEALTH

Your Shield Against the Rise in Respiratory Illnesses

In recent weeks, we've witnessed a surge in respiratory illnesses with RSV, the flu, and COVID-19 causing concern. The strain on healthcare facilities, particularly urgent care centers and emergency rooms, is evident. However, there's a solution at our fingertips that not only helps curb the spread of these illnesses, but also ensures timely and efficient care – telehealth.

Telehealth is a pivotal tool in our defense against respiratory illnesses. By connecting with healthcare providers virtually, you can receive prompt treatment without exposing yourself to crowded waiting rooms. This not only protects you, but also aids in reducing the burden on overworked healthcare facilities.

Beyond telehealth, adopting proactive measures is crucial in preventing the spread of respiratory illnesses. Practicing good hygiene, such as frequent handwashing and proper mask usage, remains essential. Vaccination against RSV, the flu, and COVID-19 is a powerful weapon, significantly reducing the severity of illnesses and preventing hospitalizations.

Liberty HealthShare members enrolled in Liberty Essential, Liberty Connect, and Liberty Unite can take advantage of 5 free telehealth visits a year through DialCare Physician Access.

Members of Liberty Rise have access to DialCare Physician Access, but pay the provider a \$55 fee per visit.

However, to use DialCare, you must be registered. You can register today by calling **833-317-4347**. If you are already registered, you can make a virtual appointment at member.dialcare.com.

DialCare Physician Access is not an insurance plan. It is not available in Vermont or Washington.



Liberty Freedom

A Popular *Choice*



Liberty HealthShare's new Liberty Freedom sharing program is proving to be a popular choice with enrollment exceeding expectations for the catastrophic sharing program designed specifically for young adults.

Launched in November 2023, **Liberty Freedom** is a budget-friendly, catastrophic healthcare cost-sharing program for those ages 35 and younger. It is a low-cost alternative for individuals, married couples, and even families with children.

With a monthly sharing contribution starting at **just \$89 a month** for an individual, Liberty Freedom offers the peace-of-mind young adults need about their healthcare expenses.

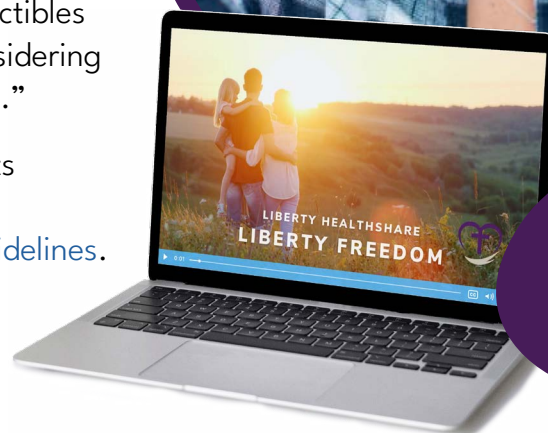
"Everyone's household budget is tight these days, especially those under 35 who are often starting families, buying houses, and paying off college loans," said Dorsey Morrow,

Liberty HealthShare chief executive officer. "We believe Liberty Freedom will be very popular with them and are excited to be able to offer it."

Liberty Freedom offers sharing support for life's unexpected health crises. It offers the opportunity for sharing for eligible major medical expenses such as hospital stays, emergency room visits, ambulance transportation, physician services, cancer treatment, and more.

"These kinds of medical expenses can have a devastating impact on a family's budget," Morrow said. "The high premiums and deductibles of health insurance put it out of reach for so many who are considering a marketplace plan and aren't eligible for government subsidies."

More information about Liberty Freedom, including sharing limits and medical expenses eligible for sharing, can be found on LibertyHealthShare.org and on pages 29-32 of the [Sharing Guidelines](#).



watch this
video to
learn more

December SHAREPOWER

Our monthly report
of member's
shared resources



SharePower Received

\$13,014,995

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



Medical Expenses Shared

\$13,068,786

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



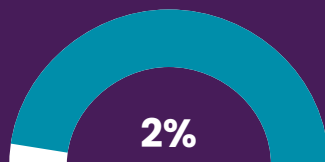
Medical Expenses Received

\$9,004,813

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.

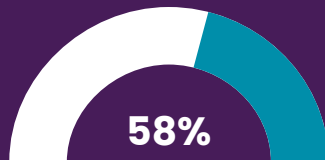
DECEMBER 2023

Percentage of pre-2022 backlog reduced



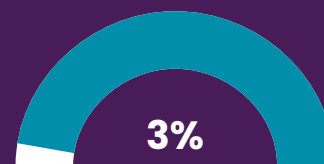
CUMULATIVE

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



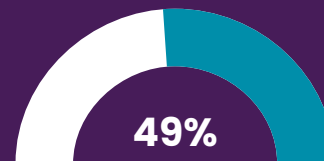
DECEMBER 2023

*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 GUIDELINE 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.

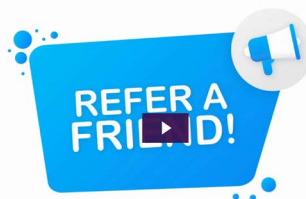
Have You *updated* Your LOA Recently?

As a part of the enrollment process, Liberty HealthShare members complete a Letter of Authorization (LOA), which gives us permission to share protected health information with specified individuals.

This is an important authorization as it can come into play should a member want a spouse or adult child to handle some aspects of their healthcare should they be unable to do so.

It is important to review this authorization and update as needed should your family situation change due to such things as marriage and divorce.

You can find the "Letter of Authorization" form in the Resources/Forms and Requests section of your *ShareBox*.



watch this
video to
learn more



REFER A *friend*

Earn \$150

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.

Register with HST Connect *before* You Need Medical Care

Finding a low-cost and high-quality healthcare provider isn't high on most people's to-do lists. That is, until they have a medical need or a health emergency. Liberty HealthShare members can avoid this scenario by taking a few minutes today to register at [HST Connect](#).

The HST Connect on-line platform is an all-in-one search tool that gives members access to the information they need to choose a PHCS participating provider. "Too often, members will call our team after they've already scheduled a medical procedure or been admitted to the hospital," said Cindy Hawkins, Liberty HealthShare's director of medical services. "At that point our options are very limited in helping a member locate a participating provider and allowing HST enough time to negotiate a fair and reasonable price." Comparing it to automotive repair, Hawkins said, "The time to look for a good mechanic is not when your car is hooked to a tow truck."

Having access to detailed information before it is needed enables Liberty HealthShare members to make informed choices for their future healthcare. HST Connect provides this access for our members 24 hours a day, 7 days a week.

With HST Connect, members can:

Find Cost Estimates

Comparing the cost and quality of medical procedures can be overwhelming. With 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 and reasonable 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 search for providers who participate in the national PHCS network and choose a quality provider that accepts fair and reasonable pricing.

Additionally, members can 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 Balance Bills

A collaborative approach to repricing medical bills involves including providers early in the decision-making process. As a result, approximately 98% of providers in the PHCS network will accept the repriced rate of a medical expense, greatly lessening the chance of a surprise balance bill.

In the rare case that a member does receive a balance bill, HST's Patient Advocacy Center (PAC) negotiates with the provider or facility on your behalf. Once registered, members have 24/7 access to HST Connect to shop and compare prices of providers and healthcare services.

Members who haven't registered at HST Connect can do so quickly and easily.

- Go to hstconnect.com/lhs.
- Click on "Don't have an account? Sign up here."
- Type in your Liberty HealthShare membership number and Sharing Program name.
- Type primary member's name, phone number, and birthdate.
- Click "Next."

While you may not currently need healthcare services, taking a few minutes to register at HST Connect today may save you time and effort when you do need medical care, perhaps in an emergency situation.

PAC CAN *help* WITH BALANCE BILLS

From time to time a provider may send a member a bill that is higher than the fair and reasonable amount that the ministry's members will share. This is called a *balance bill*, which is not eligible for sharing. Members should never pay more than the amount indicated in the Explanation of Sharing (EOS) in their [ShareBox](#) as the member responsibility.

Approximately 98% of providers who are in the PHCS national network have already agreed to accept fair and reasonable reimbursement rates, which makes balance billing unlikely for Liberty HealthShare members who utilize PHCS network participating providers.

Members who do receive a balance bill 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 provider or facility on your behalf.

Liberty HealthShare members are encouraged to register at [HST Connect](#) so they have 24/7 access to its on-line features to review **more than 900,000 providers** who participate in the PHCS network.



Health & Wellness with Amy



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



Happy New Year! [Some surveys](#) show that a little under half of people make a New Year's resolution. However, [other studies](#) show that many people who set resolutions quit after a few months! I've heard it said that the heaviest weight at the gym is the front door! We all have goals and desires that we want to achieve, so let's start 2024 by looking at ways we can beat procrastination, achieve our goals, and become the best versions of ourselves!

Many have sought to outline the [root causes](#) of procrastination, especially when it becomes [harmful](#). Some say that procrastination stems from emotional regulation, as we avoid a task that causes negative feelings. Others say that procrastination is a desire to receive immediate reward over long-term gain. Whatever the cause, it's important to know that when we procrastinate it does not mean that we're lazy or exhibiting inherently negative behaviors, and it's crucial to not focus on [negative self-talk](#).

So, what is there to do to reach your goals in the face of procrastination? As it turns out - [plenty](#)! First, make a plan that begins with small steps. If your goal is to run a marathon, you don't head out the door for 26 miles on day one! Start small and let the snowball of accomplishment carry you through. Additionally, don't be too hard on yourself for procrastinating. Everyone struggles from time to time; allow yourself to have some grace in your process. Finally, find a partner so that you can both keep each other accountable to your goals. As [Proverbs 27:17](#) says - iron sharpens iron!

Standing where you are now, it can be hard to envision yourself accomplishing all that you want to. However, remember the words of [Galatians 6:9](#); "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up." With the right planning and gameplan you can reach your goals in ways that you never thought possible! If your program includes it, consider taking advantage of DialCare mental wellness to speak with a professional about setting and achieving your goals!

What is Medical Bill *repricing?*

Medical bill repricing is a crucial aspect of managing healthcare costs for Liberty HealthShare members, ensuring fair pricing for medical services.

Liberty HealthShare has partnered with HST and the national PHCS network to provide bill repricing services for its members.

When a healthcare provider submits a bill to Liberty HealthShare, it undergoes repricing by these vendors. They negotiate with healthcare providers to establish fair, reasonable, and standardized rates for medical procedures. They also utilize reimbursement rates published by the government's Medicare program and add a set percentage, dependent on geographic location, to cover the provider's overhead costs and profit.

The repricing process involves reviewing the billed charges and applying predetermined reimbursement rates based on these industry standards or negotiated agreements. This helps in controlling healthcare expenses, promoting transparency, and preventing overcharging.

Through efficient repricing, both Liberty HealthShare members and medical providers can benefit from significant cost savings, making healthcare more affordable while maintaining quality standards.



Members Can Use National Provider Network for Care

Liberty HealthShare members have access to an optional network with more than 900,000 providers across the country for their healthcare needs.

The PHCS national network offers a simple billing experience. The added paperwork involved with healthsharing is virtually eliminated when members present their Liberty HealthShare ID card at a provider who participates in the PHCS network.

The provider can then submit the bill electronically to Liberty HealthShare, where it will be reviewed for sharing eligibility after a clearing house checks it for accuracy. Members using a PHCS-participating provider do not have to submit bills on their own or present themselves as a self-pay patient.

If a member's provider of choice does not participate in the PHCS network, they still have the freedom to use them. Those providers may, or may not, electronically submit the bill on behalf of the member. However, using a provider who does not participate in the PHCS network could increase the chances of receiving a balance bill.

Utilizing a participating provider limits the probability of paying at the time of service.

Showing your Liberty HealthShare membership card at the provider's office is important. Members using PHCS-participating providers do not need to negotiate self-pay discounts at the time of service.

In the event a provider requires a member to submit the bill to Liberty HealthShare, this can be completed through your member ShareBox as long as the statement is itemized with the diagnosis codes, procedure codes, and cost of service.



Monthly Devotions

with Pastor Wes

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

He Will Care for You All Year Long

I have cared for you since you were born. Yes, I carried you before you were born. I will be your God throughout your lifetime—until your hair is white with age. I made you, and I will care for you. I will carry you along and save you.

Isaiah 46:3b-4 NLT

These words were originally spoken by God to Israel as a reminder of His promises to this nation and people. With the advent of Jesus Christ to this world, these promises transferred to all people everywhere. More importantly, they transfer to you if you acknowledge God as your Lord.

When we face the prospect of a new year we are filled with anticipation and expectancy. Most of the time those thoughts are positive and hopeful. Often in the back of our minds we realize that a new year may also bring new challenges. We fear the loss of a loved one, a serious medical diagnosis, the phone call in the middle of the night, emerging problems with our children, and myriad other things. All of our human condition and experience can be surrendered to God because He promises to be with us our entire life.

He is part of our past: *"I have cared for you since you were born. Yes, I carried you before you were born."*

He is part of our present: *"I will be your God throughout your lifetime."*

He is part of our future: *"...until your hair is white with age."*

His promises include every stage of our life and certainly every stage of a new year. **Here is what He offers for you and I today:** *"I made you, and I will care for you. I will carry you along and save you."*

What a God! All He ever asks from any of us is for us to put our lives and loves into His hands and management. Allow Him to lead your life. Pursue your relationship with God at a new level of trust and closeness. Live in the security of His promises to you. Here is a great prayer to make a daily prayer adapted from Psalm 31:14-15a:

Dear God, "But I am *trusting* you, O Lord, saying,
'You are my God!' My future is *in your hands*."
And so it is in your hands, Lord. I will leave it there all year long. Amen.

Let us pray together

For those who desire to serve others abundantly. We pray that each one uses their gifts to bless others.

For those who serve across the world. We pray for the safety and health of those who are the hands and feet of Christ.

For members who are asking for healing. We pray for complete healing and restoration of their physical health.

For members who are seeking direction for their decisions. We pray for God to guide and direct them.

For members who are experiencing medical trials. We pray that they and their loved ones receive strength, wholeness, and support.

For children who are undergoing a medical diagnosis. We pray for successful procedures, comfort, healing, and that their families find peace and hope.

For members who have been affected by cancer. We pray for related surgeries, recovery, and that they become cancer-free.

For members undergoing back surgery. We pray that God guides the surgeon's hands and provides a successful outcome with a speedy recovery.

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](#).

For Sherri Mayle, every interaction with a potential, or existing, Liberty HealthShare member is an opportunity to make someone's life better by finding solutions. The New York native serves Liberty HealthShare as the Inside Sales and Retention Team Lead, providing her with the opportunity to talk to those at the beginning of the sales process, as well as those who have been members for many years. She brought a wealth of management experience to Liberty HealthShare approximately three years ago when she began her duties at the ministry.

"I've worked in a variety of positions at several different organizations including time spent in sales, customer service, and collections. In each role I came in every single day ready to help my clients," said Mayle. "It has been my focus to give 100% each day of the week and treat everyone as an individual, not a number. To succeed, you must truly listen to their circumstances and then work to find unique solutions for their situation. It can be incredibly rewarding."

In each of her positions, Mayle has started off at the line level and soon thereafter been promoted to a management role.

"Each situation is different, but I'm grateful for every experience," said Mayle. "These kinds of positions require people skills and the willingness to adapt to each circumstance. At the end of the day, my job is to help people and I need to be focused and present to do that daily."

Mayle is known by both her colleagues and Liberty HealthShare members not only as affable and friendly, but someone who is committed to making the best of hard situations and, sometimes, hard conversations.

"Our job is to find solutions, but you can't do that 100% of the time," said Mayle. "In those circumstances, people need to know that you care, that you are being honest, and that you know what you are talking about. At the end of the day, people will respect if you are genuine and authentic in your conversations with them."

Mayle and her husband, Patrick, have three children. Sons, Braxton and Mason, and daughter, Sophia. All are heavily involved in athletics and other activities.

"My approach to my children is the approach I bring to the workplace," said Mayle. "If you are not willing to work hard, you should not expect success. I tell my kids not to tell me what they want to accomplish, but to show me by working harder than the rest. Life is full of challenges and opportunities, but you make it what you will."

When not working, Mayle can usually be found at a baseball field near her home in Stark County.

"I prefer to just be a fan, but sometimes I get pushed into coaching first base," said Mayle. "It's the life we live, and I love it."

employee SPOT LIGHT



Sherri Mayle

Inside Sales and
Retention Team Lead

*It has been my
focus to give 100%
each day of the
week and treat
everyone as an
individual
not a number.*

Important Liberty HealthShare

Member Information

HST Connect: Provider 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 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.

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**

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.



vision

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



mission

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

