



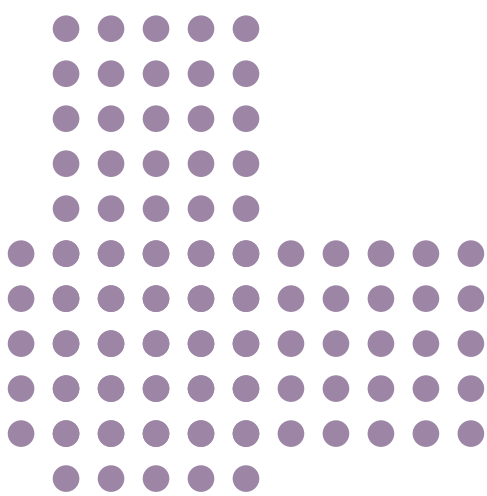
Liberty
HealthShare®

MEMBER MONTHLY

JULY 2024

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A Note to Our Members

from CEO Dorsey Morrow

One of the points of emphasis in our operations is a commitment to listen well to our members. Our strategic decisions are shaped by your feedback. Two recent examples are the development of our Freedom (catastrophic) and Liberty Dental programs. We created those programs to meet the expressed needs of our members.

It is for this reason that we routinely ask you for your opinion on a variety of issues as we work to evolve the ministry and continue to provide transformational experiences. In recent weeks you should have received an email asking for your engagement in our latest survey. At the time of this writing, more than 1,000 of you have responded.

One of the key questions in our recent survey was asking about your level of satisfaction with any recent interactions with Liberty HealthShare personnel. While these results are preliminary – the survey remains open – I am happy to share with you that the vast majority of individuals who responded said their experiences with our personnel were very helpful or helpful. More than 70% of respondents described their experience with our staff in this manner.

While this news is encouraging, it is not satisfying. We have more work to do. Approximately 10% of respondents indicated that we must do more to fully meet their expectations. We are reviewing these unsatisfied comments to see what we can learn in hopes of bringing about enhancements to our operations, processes, and protocols. Our intent is to learn from these surveys and make appropriate refinements. We will keep you updated as we move to bring about these needed changes.

A second section of the survey focused on gauging your level of interest in potential new services. This is the pathway we followed as we developed our Liberty Dental program, which today has more than 700 new members in the early weeks of operation.

Among the programs we listed for feedback were:

- Virtual Fitness and Nutrition
- Free Online Vision Exams
- Medical Second Opinion
- Diabetic Reversal Program
- Free Acute Care Drugs and \$5 Insulin
- Chiropractic and Fitness Discounts.

There was interest expressed in all six programs, with Chiropractic and Fitness Discounts and Free Online Vision Exams as the most popular. We will analyze the results of the survey and continue our exploration of the feasibility of developing these programs. Additionally, the survey allowed respondents to suggest prospective programs. We will spend time exploring these recommendations as well.

If you have not already done so, there is still time to provide feedback to us by taking the survey. You can do so by clicking here:
<https://www.surveymonkey.com/r/JuneSurveyLHS>.

Your voice matters in our community. As a member of the Liberty HealthShare family, you play a significant role in advancing the ministry. This is a time of great momentum and renewal, and you have helped to strengthen our position in the marketplace. Know of my appreciation for your partnership, and thank you for all you do each day to spread the word about the opportunities associated with Liberty HealthShare.

In His Love and Service,

Dorsey Morrow
Chief Executive Officer

Don't miss your opportunity to enroll in Liberty Dental

Have you enrolled in [Liberty Dental](#), our new dental sharing program, yet?

It's not too late to join the over 700 members who have already enrolled.

The initial enrollment window **will close on October 1**. After that, enrollment will only be available during your annual membership renewal.

Plus, if you enroll before October 1, your dental Annual Unshared Amount will be waived until your annual membership renewal date. This could save you up to \$200.

The program's monthly share amount starts at just \$35 for an individual.

Liberty Dental allows members to see the licensed dentist of their choice without any network restrictions. The program can be combined with the existing [Careington dental discount program](#) for even greater savings. You can read the program's Sharing Guidelines [here](#).

Enrollment is fast and easy in your ShareBox. Step-by-step instructions are in [this short video](#).

While there is no waiting period, it can take up to a month for a monthly share to be paid, a membership to be activated, and the member to receive a Liberty Dental ID card. Members in need of dental care before they get their card in the mail should check with their licensed dentist to see if being provided with the ID card information (name, group, payor ID, primary member name and date of birth) will allow them to submit billing materials.

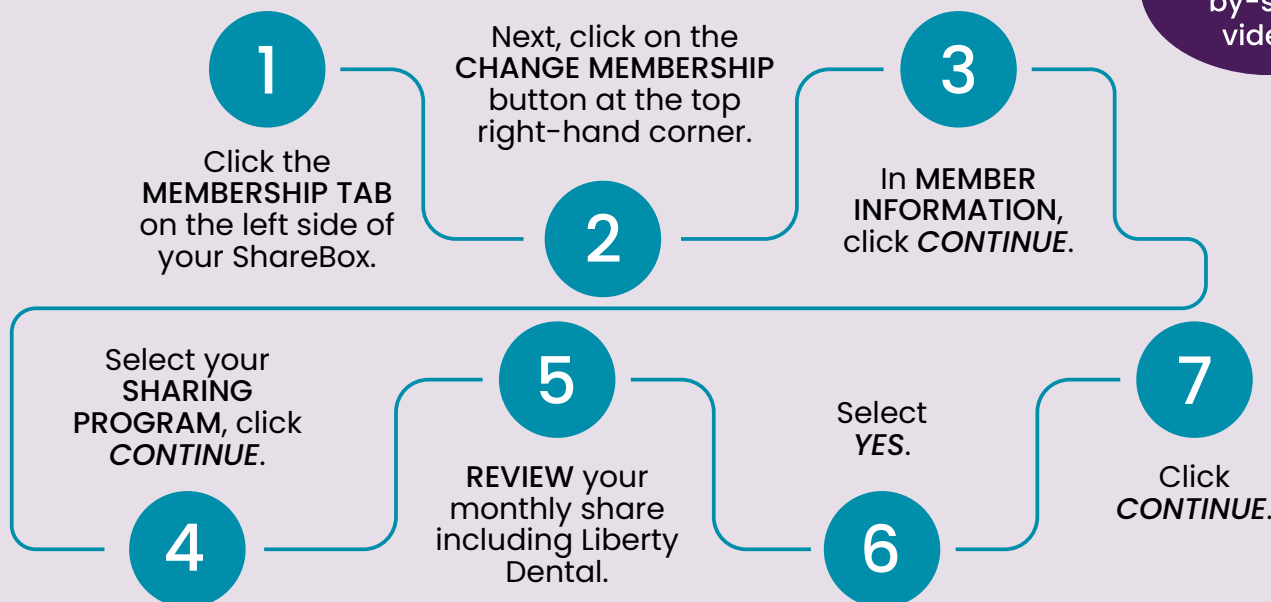


**How to add Dental to your
Liberty HealthShare
membership via ShareBox.**



Follow
along with
this step-
by-step
video!

Enrolling Via ShareBox



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.

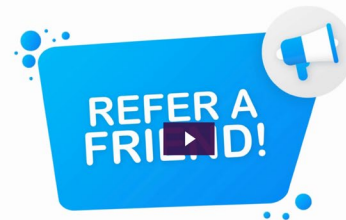
Plus, you can earn **\$150 for each referral**.

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 team will contact them and handle everything else. You don't have to email or call. You'll get your gift card in about three months.

If you have questions about the program, or if your gift card hasn't arrived in four months, please contact us at referral@libertyhealthshare.org.

*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.



watch this
video to
learn more



Traci Thompson has had more than her share of heartbreak and grief. One of Liberty HealthShare's longest serving and dedicated employees, Thompson has been the rock for her family through the loss of many people close to her. The influence of her cousin, Tamela, led her to a relationship with God, and a pathway to dealing with all of life's future trials and tribulations.

"I went to church when I was young," said Thompson. "At that time it was just a building. I sang in the choir. We went to church because that was what you did as a family. It wasn't until I suffered the first significant loss in my life that I began to listen to my cousin about the value of prayer and giving our worries to God. I prayed, and God responded."

Her belief in the value of faith, coupled with her desire to help people, led her to join Liberty HealthShare in 2016.

"From the very beginning, working here had a family atmosphere," said Thompson. "I was the sole provider for my kids and the support I received here was exactly what I needed. People asked me about my kids. They asked how I was doing, and they meant it. That has been tremendously important to me."

Now in her eighth year, Thompson serves as a supervisor in Member Services.

"I've had some tremendous mentors here who have been so very supportive of me and my growth, both as a person and as an employee," said Thompson. "I like to learn, and I have the opportunity to do so on a regular basis."

In her various roles, Thompson has relished her interactions with Liberty HealthShare members. "I'm a people person - I love to help people," said Thompson. "It has been very rewarding to talk with our members and help them in some of the most difficult times in their lives. I know how valuable support can be because of all I went through. My position allows me to help people in that same way."

A Wellsville, Ohio native, Thompson began her love for interacting with people in high school where her activities included cheerleading, track, basketball, and volleyball.

"I've always liked to stay busy," she said. "That continues to this day."

Thompson is known by her colleagues for her dedication to the ministry. The last day of work she missed was back in the heavy days of the COVID-19 pandemic; otherwise, she has had perfect attendance throughout most of her years of service.

"I hate to miss," said Thompson. "When I'm out, others have to step in and manage my teams. I like being a person people can count on."

Thompson is a mother of four, including sons Marquis, Dorian, and Dion, and daughter, Monique, and is blessed with three grandchildren, grandson Marquese, and granddaughters Ariya and Jalleya.

"They keep me on my toes," said Thompson. "My family is everything to me."

employee SPOT LIGHT



*Traci
Thompson*

Member Services
Supervisor

*I know how
valuable support
can be because of
all I went through.*

*My position
allows me to
help people
in that same way.*

Frequently Asked questions

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.



My submitted bill doesn't have all the required information. What should I do?

If you have received an email informing you that a submitted bill is pending additional information, you should first login to your [ShareBox](#). Locate the bill in question in the “medical” tab. Once located, you can view the additional information that is needed for submission for Liberty HealthShare to process the bill.

I have Liberty Dental – should I be submitting my dental bills myself?

As is the case with our medical sharing programs, members of Liberty Dental should have all bills submitted to Liberty HealthShare by their licensed dentist in the same way that your medical provider submits your medical bills directly. When your licensed dentist submits your expenses directly this ensures that all codes and needed information are included.



What is the 60-Day Lookback?

As outlined in our [Sharing Guidelines \(Section IV.A.3\)](#), expenses incurred or submitted within 60 days of a member's change in active status are not eligible for sharing. This rule is in place to protect the [SharePower](#) of sharing members in our sharing community. It is designed to discourage those who would join the sharing community for only a short period of time to receive sharing without having to continually and voluntarily share into other member's eligible medical expense.

LIBERTY HEALTHSHARE

BY THE NUMBERS

4.1
Google
RATING


189 AMBASSADOR
APPLICATIONS

FROM PEOPLE EXCITED TO "SHARE THE POWER"
AS THEY HELP OTHERS JOIN OUR MINISTRY

DURING
THE
YEAR
2023,

Liberty HealthShare members
SHARED 205,482
eligible medical bills



\$173,938,890

ONE HUNDRED SEVENTY-THREE
MILLION DOLLARS
of shared eligible medical expenses in

2023

OVER **700**
members
added
**Liberty
Dental**



94¢ ^{OUT}
OF **\$1**
EVERY

GOES RIGHT BACK INTO
**SHARING ELIGIBLE
MEDICAL EXPENSES**

**Liberty
Dental**

Join today!

Our new dental sharing program can help you get the dental care you need at an affordable cost.

- ✓ See any licensed dentist of your choice
- ✓ Receive up to 100% sharing of eligible dental preventative care expenses
- ✓ Low monthly share amounts
- ✓ Low AUA amounts
- ✓ Combine Liberty Dental with the existing Careington Dental for even greater savings



Members who add Liberty Dental before October 1, 2024 will have their dental AUA waived until their annual membership renewal!

Call our Enrollment Team at 855-585-4237



www.libertyhealthshare.org/liberty-dental

Health & Wellness

with Amy



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



It can be hard to think straight and make good decisions when we're feeling our best. How much harder it is to make wise choices when we are stressed, hurt, or sick! At any given time we have a variety of choices to make about where we seek medical care. Do we choose our primary care physician and make an appointment, or do we go to an urgent care facility? When are circumstances dire enough to visit the emergency room? Let's take some time this month to [seek wisdom](#) in decision making and learn where we should go for our medical needs!

Primary Care Physician

Your [primary care physician](#) (PCP), otherwise known as your family doctor, will likely be your number one source of medical care and information. God-willing you can be mostly healthy throughout a given year, and so you will visit your PCP for an annual wellness physical to ensure that you're in good health, as well as receive or be recommended for any relevant screenings. Additionally, if you have a minor cold, injury, or general health question or concern, your PCP is the place to go!

Urgent Care

While your PCP is your usual spot, sometimes there are issues that you would visit your PCP for, but for whatever reason they are unavailable. If you sprain your ankle badly on vacation, or it's the weekend or a holiday and you have a slight fever you just can't kick, then visiting an [Urgent Care](#) facility is the way to go. While the name may sound confusing, Urgent Care is not for [severe](#) or life-threatening injuries or conditions.

Emergency Room

The clue is in the name here – the Emergency Room is for [emergencies](#). Chest pain, symptoms of a stroke, difficulty breathing, severe head injury, broken bones, and critical wounds are a few of the extreme examples of when you should seek care in an Emergency Room. Think of it this way – if your life or limb is in immediate danger due to your medical condition, head to the ER. Otherwise, [avoid the Emergency Room](#) so that those who are experiencing life-threatening conditions can be taken care of appropriately, and so you won't be waiting forever to receive care.

Explore Telehealth Options

Depending on your Liberty HealthShare program, you could have access to free, or for a small per visit fee, telehealth visits through [DialCare](#). While not appropriate for all situations, using telehealth can be a convenient and effective way to receive care that you may obtain from your PCP or Urgent Care. As taught in [Proverbs 9:11](#), making good choices is the start of good health!

News-Talk 1480 WHBC

at Liberty HealthShare

As part of their “[Health Week](#),” News-Talk 1480 WHBC was live on site at Liberty HealthShare’s office on Hills and Dales Road. The 2024 Health Week marked the 8th iteration of the event for WHBC, during which Pam Cook, host of the station’s morning news program, broadcasts live from a variety of Stark County hospitals and healthcare organizations.

Liberty HealthShare had the honor of kicking off the 8th annual Health Week with a suite of interviews, featuring both Liberty HealthShare executives and employees, covering healthsharing in general, what sets Liberty HealthShare apart as a healthsharing ministry, the new Liberty [Dental](#) sharing program, the new “[Share the Power](#)” Ambassador Program, and much more.

“It is always a pleasure to speak with Pam Cook and our friends at WHBC,” said Dorsey Morrow, chief executive officer. “It was an honor to share about the great things happening at Liberty HealthShare alongside so many of my colleagues from our very own center of operations.”



While the broadcast was done live, a recording of the entire broadcast, with video, is available for viewing [here](#).

June SHAREPOWER

Our monthly report
of members'
shared resources



SharePower Received

\$12,110,734

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



Medical Expenses Shared

\$12,116,288

The monthly amount of eligible medical expenses shared by members.



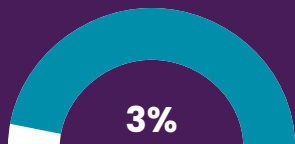
Medical Expenses Received

\$6,634,862

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.

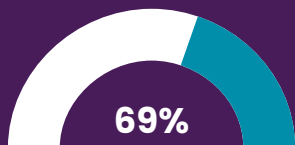
JUNE 2024

Percentage of pre-2022 backlog reduced



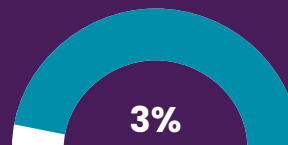
CUMULATIVE

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



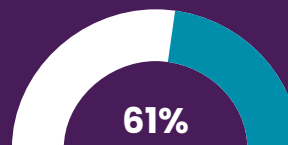
JUNE 2024

*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, 2023, OR 2024 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, 2023, OR 2024) 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.

Are you celebrating a birthday soon?

If you're a Liberty Rise member and turning 30, or a member of Liberty Freedom and about to turn 35, it's time to consider which Liberty HealthShare program is right for the next stage of your life.

You can research our Liberty Essential, Liberty Connect, and Liberty Unite sharing programs [here](#). Or, give our Enrollment Team a call at 855-585-4237 – we'd be happy to walk you through each program and find the right fit for you.



You may request this membership change through your [ShareBox](#) under the Membership tab. An electronic signature authorizing this change is required before it is sent for approval.

If you want to include a spouse on this new sharing program, electronic signatures are needed from both, authorizing this change before it is sent for approval.

This change must be submitted and signed prior to the 25th day of the month before your birthday so that it takes effect during your birthday month, avoiding a lapse in your membership!

You are not alone on this journey. If you have any questions or need assistance in making this change, please call the Enrollment Department at 855-585-4237 and a member of our team will be happy to help.





Monthly Devotions

with Pastor Wes

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

Go the Extra Mile

In the middle of the Sermon on the Mount, Jesus said something interesting.

In Matthew 5:41 He said, *"Whoever forces you to go one mile, go with him two."* It's the law of the second mile. Second-milers go above and beyond. They do more than is required or asked of them.

Christians should ask themselves: "Am I willing to go the second mile?" This type of living might sound excessive or lofty, but in fact, it's neither.

It's a way of saying yes to a long-term relationship, full of growth, with Christ and allowing Him to mold us in character, commitment, and the commission of Christ. Second-mile living empowers us to be more like Christ.

Living this way, regardless of circumstance, will put a spring in your step, a smile on your face, and a song in your heart. Instead of life driving you, you will drive your life in a positive way.

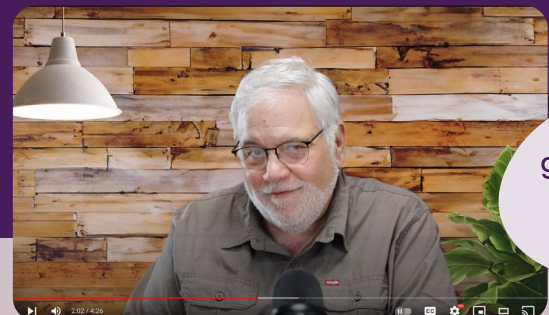
Here are the 3 types of miles that you might walk: the character mile, commitment mile, and commission mile.

In the character mile, you might be interacting with a neighbor who doesn't like you or a friend who needs more than they can give back. Simply saying yes to them is second-mile living.

In the commitment mile, you fix your gaze ahead and maintain your faith and love for others. You know you are walking this mile when you stay the course and love like Jesus does, especially when you are slighted or taken advantage of. A Christian reaction should go against our natural inclination to push back as we love more.

In the commission mile, we go the second mile to give the gift God gave us to others. Sharing the good news of Christ with others and developing other believers is second-mile living.

At some point, we will all be asked to go further in our faith journey than we had planned. Don't let discouragement, difficulties, or tiredness keep you from the abundant rewards and promises of your faith.



go deeper
with this
video

Let us pray together

For members who are having surgery. We pray for God to guide the hands of the medical team.

For members who are waiting for test results. We pray for good results and wisdom in treatment.

For members who are expecting a child. We pray for a healthy pregnancy and delivery.

For members who are living with long-term health conditions. We pray for relief, strength, and hope in their journey.

For members who have lymphoma. We pray for successful treatment and remission.

For members who are asking God to intervene in their circumstances. We pray for God's will, and grace to ease their burdens.

For members that have friends and family battling cancer. We pray for strength, healing, and minimal side effects during treatment.

For members who are supporting and caring for a loved one. We pray that they find encouragement as they support others.

For members who are lifting family in prayer. We pray that God hears their requests and acts on their behalf.

For the neighbors of our members. We pray that they are drawn to the love of Christ.

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](#).

"We are Liberty HealthShare members and we love and believe in the program! I believe that I can help spread the word about Liberty HealthShare to benefit others."

Hear from our *Ambassadors*

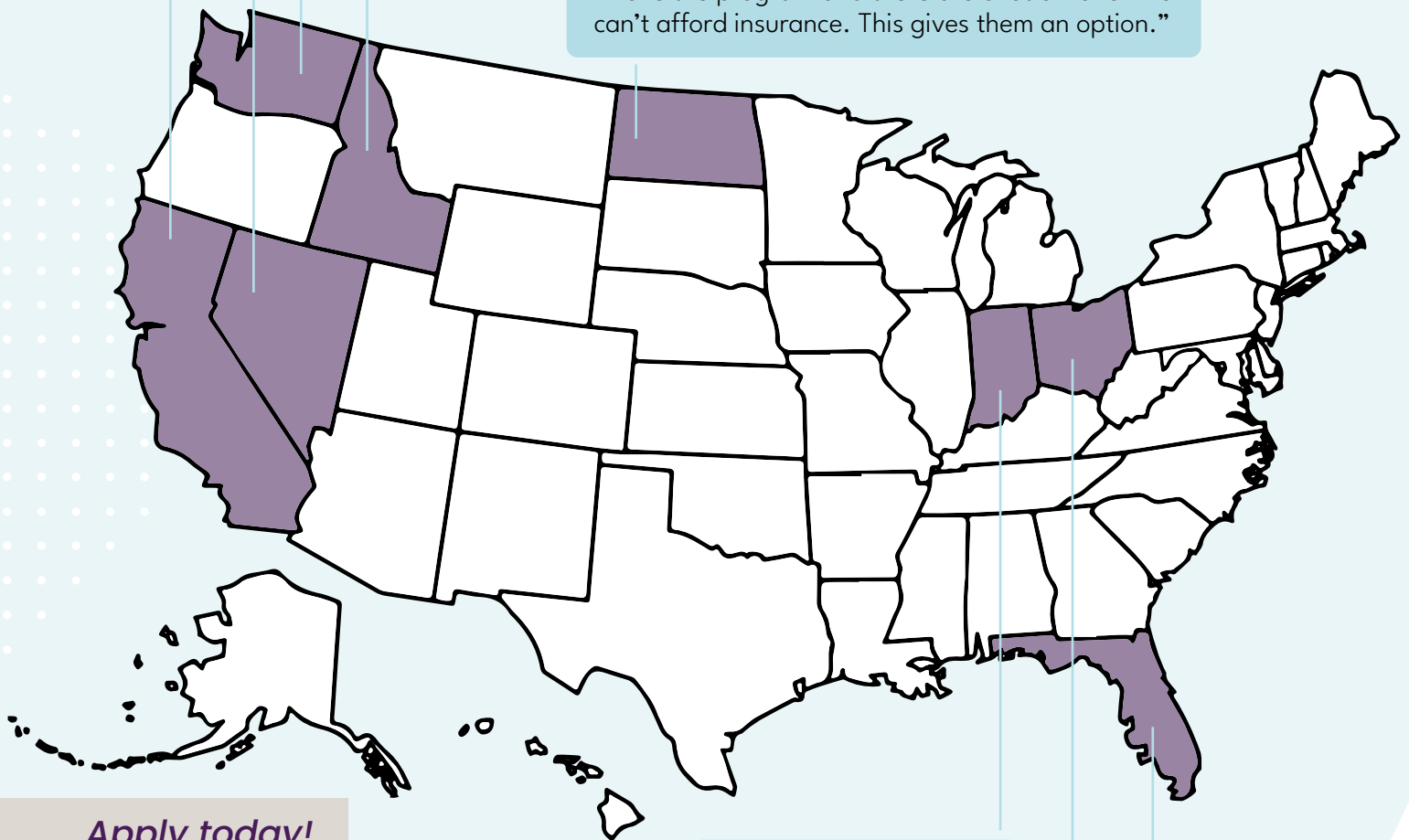
"I've received great benefit from it and would love to share this with my audiences."

"I feel like the healthshare program is something I believe in and feel good about sharing with those who would find it appealing."

"To help grow in the ministry."

"I love the program and there are a lot of folks who can't afford insurance. This gives them an option."

Some of our ambassadors share why they chose to join the Liberty HealthShare Share the Power Ambassador Program. This partnership empowers people just like you to share the power of healthsharing – and earn a monthly commission while you do.



"I like to represent Christ in all facets of my life."

"I help people everywhere I go; it is my mission in life. I share how wonderful Liberty HealthShare is every chance I get since I have been so wowed with every part of it from day one."

"I have been with Liberty HealthShare for years and I've benefited so much while seeing others do good for others."

Apply today!



SHARE THE POWER

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

New members should look for and access their digital Careington “Welcome Kit” for cost savings tools, telehealth for physical and mental health, and discounts on prescriptions, dental and vision care, and LASIK surgery. The cost saving programs, located on the dashboard section of ShareBox, are provided to members of most Liberty HealthShare medical cost saving programs for free. 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. [For state specific disclaimers, click here.](#)



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