



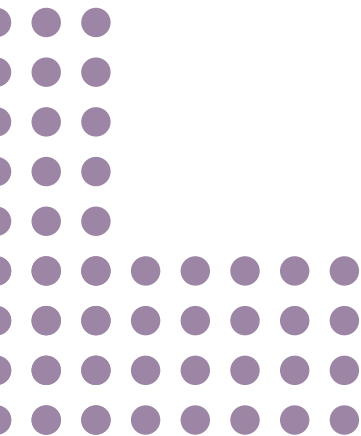
Liberty
HealthShare®

MEMBER MONTHLY

JUNE 2024

CONTENTS

A Note from CEO Dorsey Morrow	2
Employee Spotlight	3
Liberty Dental Enrollment Reminder	5
Liberty HealthShare Office Consolidation	6
Refer A Friend	6
Health & Wellness with Amy	7
A Chance to Voice Your Support for HealthSharing	8
Frequently Asked Questions	10
Member SharePower	11
Member Profile	12
Monthly Devotions with Pastor Wes	13
Liberty Assist – An Even Better Value	15
Liberty HealthShare Member Information	16





A Note to Our Members

from CEO Dorsey Morrow

As a ministry, we are committed to continued growth and adaptation in an effort to meet the emerging needs of our members. We want to make sure that our members are receiving value, and that we continue to find ways to bring about enhancements which contribute to the betterment of life for the Liberty HealthShare community.

Listening to what our members need – and hope for – has led to the successful launch of recent programs including our Freedom (catastrophic), Dental, and Ambassador programs. Each has received strong support and are continuing to grow. For example, as of this writing, almost 400 current members have already added the dental offering to their membership; additionally, the new program has led to approximately 100 new memberships. We are delighted with the responses we have received to our new programs. The response is evidence of the growing strength we have as a ministry and encouragement as we work to secure the future of our choosing.

Approximately six months ago we released a survey to Liberty HealthShare members asking for their feedback on the service we have provided to them. That feedback was instrumental in our work to refine and make improvements to our processes and protocols. The time has come for us to revisit those questions and learn more about ways in which we can enhance your relationship with the ministry. Please take a moment to take the survey at www.surveymonkey.com/r/JuneSurveyLHS. It should take you no longer than five minutes, and the results are meaningful in helping us to shape our operations. You will also receive an invitation in your email to take the survey. You only need to complete the survey once.


In addition to customer satisfaction questions, we are also interested in your emerging needs and interests. What are the additional services you would like us to consider adding as we continue with our commitment to be the most comprehensive healthsharing company in the country? You will have an opportunity to "write in" what you would like us to explore. Here are some examples of additional services on which we want to assess your level of interest:

- Virtual fitness and nutrition program
- Free online vision exams
- Medical second opinion
- Diabetic reversal program
- Free acute care drugs and \$5 insulin
- Chiropractic and fitness discounts

This is just a partial list of possible services. Please write in the survey any others that you would like us to consider. Armed with the results of the survey, we will explore ways in which these new offerings may enhance your membership. We are grateful for your gift of time and feedback.

Please know that you always have a voice to help share our ministry. You are valued.

In His Love and Service,


Dorsey Morrow
Chief Executive Officer

Diana Willey is known to her colleagues as flexible, dependable, and thorough. Those qualities made her the clear choice as the point person when the ministry launched the new “Share the Power” Ambassador program, which allows members – and non-members – to assist in the process of bringing new populations of people into membership with the ministry.

Soon to celebrate her eighth year of service to Liberty HealthShare, Willey has served in three different departments including Provider Relations, Care Navigation, and her current role in Marketing.

“I look at it as a learning opportunity,” said Willey of her changing responsibilities. “One of the things I like about working here is seeing how it all comes together. It is interesting to me to see how the many departments come together to do what is best for our members.”

In her new role, Willey is the primary point of contact for those accepted to represent the ministry as Ambassadors.

“I’ve enjoyed reading the applications and learning why people want to serve as Ambassadors,” said Willey. “It is clear to me that Liberty HealthShare has made a positive difference in many people’s lives, and they want to bring others into a relationship with our ministry. It has been very heartening to read and talk with those who are motivated to serve in this manner.”

A Canton, Ohio native and graduate of Jackson High School, Willey spends most of her time away from work with her four kids and five grandchildren. Nathan, 33, is her oldest, followed by twins, Derek, and Zach, 29, and daughter, Brianna, 17.

“They are my pride and joy,” said Willey. “Whatever I do, I do it for them. We are a close family and love spending time together.”

Her interests include caring for her chickens and rooster named Miles. “We named our rooster after Miles Garrett because he is very aggressive,” said the self-described Cleveland Browns fan.

Additionally, she loves walking, playing cornhole, and managing her extensive flower beds which are equipped with solar lighting.

“We live in the country and it’s really dark at night,” said Willey. “The solar lights make such a difference. It is very beautiful.”

As the Ambassador program grows in popularity and membership increases, Willey enjoys being the primary source of information and support for the ministry’s partners.

“We’ve had a great response to the launch,” said Willey. “I encourage anyone who has an interest to reach out to me. I will provide the information, training, and support they need to get up and running, generate income as an Ambassador, and grow our membership. It is a win-win situation for everyone.”

employee SPOT LIGHT



Diana Willey

Team Lead,
Ambassador Program

*One of the things I
like about working
here is seeing...
how the many
departments
come together
to do what is best
for our members.*

Share the power
of Christian
healthsharing.
Make money
while you do.



SHARE THE POWER

A Liberty HealthShare® Ambassador Program

It's Not Too Late to Enroll in Dental Sharing Program



There's still time to enroll in Liberty HealthShare's new Dental Sharing Program and score up to \$200 in extra savings.

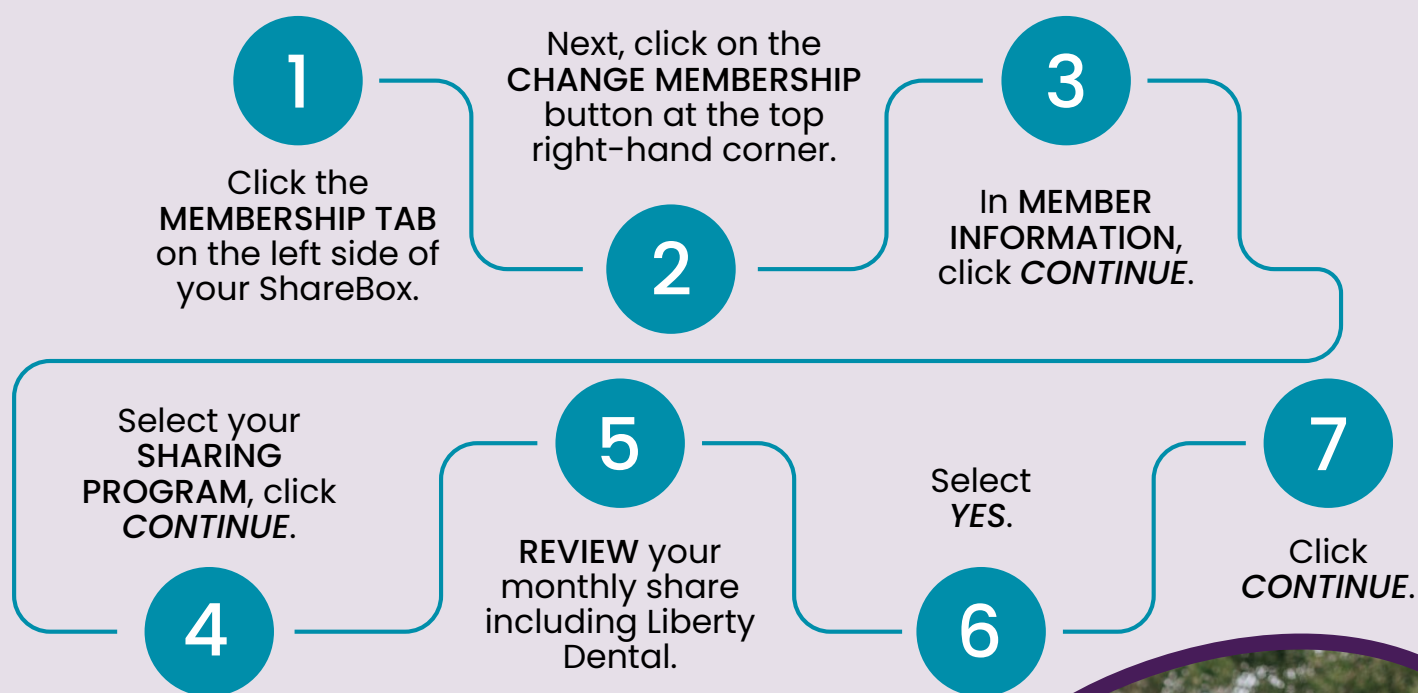
Add Liberty Dental to your existing membership before October 1, and Liberty HealthShare will waive the dental program AUA until your regular membership renewal!

Liberty HealthShare's new dental sharing program is only available to members of the ministry's medical cost sharing programs. It is not being offered as a standalone sharing program. The program's monthly share amount starts at just \$35 for an individual.

The new dental sharing program 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](#).

Enrolling Via ShareBox



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



Follow
along with
this step-
by-step
video!





Office Consolidation *is completed*

With the sale of its Fulton Drive facility, Liberty HealthShare has completed a year-long consolidation of its Canton, Ohio offices.

“The end of COVID-related workspace requirements and advancements in our internal processes made it possible to consolidate our operations into a single building on Hills & Dales Road,” said Dorsey Morrow, Liberty HealthShare chief executive officer.

“These changes will further reduce our operating costs and provide a more comfortable and inviting workspace for our employees,” added Morrow. “As a non-profit ministry completely funded by member contributions, we are always looking for opportunities to reduce our overhead expenses and improve services.”

Only 6¢ of every dollar contributed by Liberty HealthShare members is used for the ministry’s administrative costs. The remaining 94¢ are returned to members through the sharing of their medical expenses. Charity Watch says that “most highly efficient charities are able to spend 75% or more on programs.”

“We are very proud of our operational efficiency and how our administrative costs compare to other non-profits across the country,” Morrow said.

In addition to reconfiguring the office space, the consolidation project included improvements to the building’s HVAC systems, new exterior LED lighting, a new façade on the exterior of the building, and new signage.

REFER A *friend*

Earn \$150

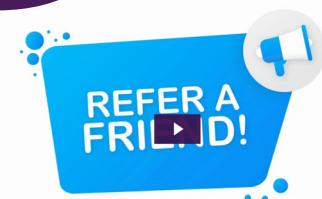
Long a popular program for Liberty HealthShare members, Refer a Friend is a great way to share information about our ministry to friends, family, and colleagues for whom healthsharing might be a good fit for both their spiritual beliefs and an affordable way to manage their healthcare expenses.

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.

watch this
video to
learn more



*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.

Health & Wellness

with Amy



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



Men's Health Month is celebrated every June, with "Wear Blue Day" observed on June 14th! Did you know that men are [less likely](#) than women to seek medical attention, or to have crucial preventative screenings? Depending on your Liberty HealthShare membership, you may have preventative screening and wellness visits that you're missing out on! First, check out the Liberty HealthShare [Sharing Guidelines](#) to see what is shareable in your program, and then consider some of the following screenings crucial to [men's health](#)!

Cardiovascular disease not only increases your risk of [heart attack](#) and stroke, but it can also impact your overall quality of life. Screenings that measure cholesterol levels, blood sugar levels, and blood pressure can uncover crucial warning signs associated with cardiovascular disease. According to some estimates, half of all adults in the United States don't realize how [serious](#) cardiovascular disease can be – don't wait to take appropriate steps!

In every age group, men lag in use of [sunscreen](#). It's only logical for the outcome of this to be higher rates of skin cancer in men. Couple this with the aforementioned low volume of men seeking medical attention, and you have a perfect recipe of [treatable conditions](#) going ignored! If you notice something different in your skin, talk to your physician, or even get a full skin exam. Skin cancer, when [found](#) in early stages, has a high chance of recovery!

We can't talk about men's health without mentioning [Prostate cancer](#). This cancer develops slowly and is often not apparent until later in life. There are multiple avenues that can be taken to screen for Prostate cancer, so it is best to speak with your physician about what is best for you. One thing to note is that depending on your risk level, you may want to begin [screening for Prostate cancer](#) as early as 40 years old.

There are a million and one more issues that we could address, but one final consideration is that while men may have higher likelihoods for certain illnesses, no two people are the same! [Psalm 139:13-14](#) details how each one of us is made special. This is why we believe that your healthcare is your choice! This Men's Health Month, we here at Liberty HealthShare encourage you to take charge of your healthcare, speak with your physician, and schedule whatever health screenings are best for you!

A Chance to Voice *your support* for HealthSharing



Educating and informing policymakers and federal officials about why individuals rely on healthsharing ministries can **make a difference** and **protect the right to share** for healthsharing members. Supporting healthcare needs, reducing healthshare costs, supporting like-minded individuals, providing peace of mind, and helping others are a few of the reasons that individuals choose healthsharing.

As empowered individuals, we have the right to be part of a healthcare ministry and direct our healthcare. You can play a role in protecting these rights by sharing your voice, and your influence, with elected officials at the local, state, and federal level. As members, employees, voters, volunteers, and contributors to the communities where you live and work, your voices and opinions carry significant influence and can impact many people for good.

We respectfully ask that you would take a brief survey that will allow our ministry to ascertain who among our members have relationships with policymakers, and, furthermore, the level of advocacy you would be willing to undertake on behalf of healthcare sharing ministries.

Thank you in advance for your willingness to step forward to protect the interests of our community, and others like ours.

**You can take
the survey by
clicking here!**

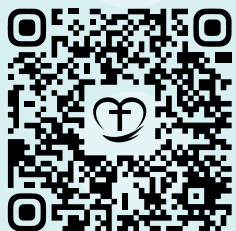


LIBERTY DENTAL SHARING PROGRAM



- ✓ Low-Cost Dental Services
- ✓ Choose Your Own Dentist
- ✓ Low Monthly Share Amounts
- ✓ Low AUA Amounts
- ✓ Lifted by Other Members
- ✓ Preventive Dental Care Eligible for Sharing at 100%

LEARN MORE >>



Liberty
Dental

Join today!

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 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/fee-schedules.

A large, stylized purple question mark graphic that occupies the right half of the page. It is a solid purple color with a thick outline. The question mark is positioned vertically, with its stem extending from the bottom towards the middle of the page. The circular part of the question mark is at the top, and the dot is a small circle at the bottom. The background of the entire page is a light beige or cream color.

Prenotification of services is required to identify Sharing Members who would benefit from the Liberty HealthShare clinical support team helping to navigate complicated health care systems. A member **MUST** notify Liberty HealthShare in advance by contacting the prenotification department for services, procedures, and diagnostics outlined in our Sharing Guidelines at least seven (7) days prior to admission whenever possible. An electronic prenotification form can be found at libertyhealthshare.org and in [ShareBox](#). Prenotification is the responsibility of the Sharing Member. More information about prenotification can be found in the [Sharing Guidelines](#).



Careington Welcome Kits, which include a welcome letter, details for available discount programs, and Careington ID Cards, are sent directly to the primary member of a membership from Careington via email. You should have recently received an email from Careington due to the change in prescription provider to GetMoreRX. If you cannot find your Careington Welcome Kit, please contact Careington directly at (833) 317-4347.

May SHAREPOWER

Our monthly report
of members'
shared resources



SharePower Received

\$12,607,424

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



Medical Expenses Shared

\$12,629,802

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



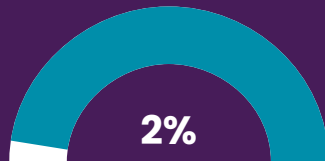
Medical Expenses Received

\$7,899,294

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.

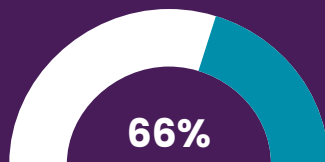
MAY 2024

Percentage of pre-2022 backlog reduced



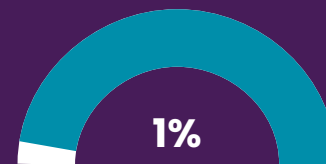
CUMULATIVE

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



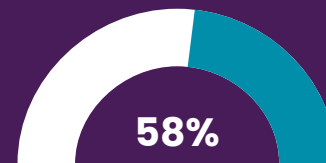
MAY 2024

*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.

MEMBER PROFILE

Cindy Pavell

Cindy Pavell has been a member of Liberty HealthShare since 2017. Three years ago, when a new leadership team began to guide the ministry, she noticed something drastically changed

"It's been like night and day," said Pavell. "It's much more organized, and my bills are being shared into. I don't have anybody on my back about stuff not getting paid."

Pavell, health and wellness fitness coach, published writer, and part-time university instructor, has had her fair share of health challenges. She had Hodgkin's lymphoma in her late 30s, and long-term radiation that caused what her doctor now calls "the perfect storm."

In addition, Pavell has battled through heart problems, knee replacements on both knees, and, since December, has been battling breast cancer. She had a double mastectomy and is now halfway through her chemo treatments.

Periodically, Pavell receives a call from our care navigation team nurse who checks on her. "I truly feel taken care of. I don't have any trepidation about taking care of my health with Liberty HealthShare."

Her faith is an important part of her life, and through everything she has endured she sees God at work on her behalf. Her breast cancer was discovered early though a yearly wellness visit, and when she had to change hospitals to continue her treatment, she found that her recommended doctor was located there. "God has surrounded me with so much support and got me to the right doctors."

She is grateful for a Christian family that supports her. Members from her church check in on her, bring her food, and meet to pray for her. "There's nothing like a Christian family. There just isn't," said Pavell.

Her husband, Jon, is her biggest supporter and she's blessed by his faith. "He's on a men's prayer call every morning," she said. "He's been an unbelievable husband through this."

While Pavell is grateful for others' kindness, goodness, and the support of the Liberty HealthShare community she believes her greatest strength and foundation comes from God. "That's from Christ," she said. "That is Jesus."



There's
nothing like
a Christian
family.
There just
isn't.



Monthly Devotions

with Pastor Wes

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

Let God Continue His Work

And I am certain that God, who began the good work within you, will continue His work until it is finally finished on the day when Christ Jesus returns.

Philippians 1:6 NLT

Life is a journey that we all start with birth and finish with death.

None of us know when we will draw our final breath, but most of us live as though it is a long time away. Christians will approach life much differently.

We have altered the pathway of our lives on this planet by giving ourselves over to following the Word of God and allowing God to guide our lives on a daily basis. This means simply that from the time of our spiritual birth, God begins a good work in us. This doesn't mean that we are perfect. It means that we are a work in progress. It means that as we follow Him we learn how to really live. We learn how to put Him first and to love our neighbors as ourselves. We learn the critical importance of practicing forgiveness, loving our enemies, caring for the poor, and standing for justice and peace.

Letting God work in us means that we will lean on God by praying and fasting. We will learn that money is not our security but that truly in God we should trust. By letting God continue His work we will bear spiritual fruit with our lives, and we will do to others what we would like them to do to us. We will share the good news and make disciples. With God's help we will build our lives on the solid rock of His Word.

So how are you doing? Better yet, how is God doing at continuing His good work in you? If you aren't so sure, maybe today is a good day for a reset. Make the necessary changes and allow God to start working on you and in you today. Don't allow anything or anyone to hinder God's work in you.

Dear God, more than anything, *I need you* and want you to work inside of me. *Show me* the way and give me the courage to follow you even when the world around me teaches me the exact opposite of *your Word*.

Let us pray together

For those waiting on a biopsy result. We pray for favorable outcomes and ask God's peace to support them now.

For those who have had surgery. We pray for rest, healing, and full mobility.

For individuals with health conditions affecting their esophagus and ability to swallow. We pray for alignment and nourishment for their bodies.

For those who have a cancer diagnosis. We pray for successful treatments and their full recovery.

For those who have been diagnosed with angiosarcoma. We pray that the tumor treatment is effective and that God will be glorified through this difficulty.

For those who have a terminal illness. We pray they find strength in God and rest in the love of friends and family.

For those who are out of work due to illness or surgery. We pray for rest, healing, and provision from God.

For those whose bodies are physically weakened. We pray for strength and healing.

For those suffering from tinnitus. We pray they find relief, concentration, and rest.

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](#).

Liberty Assist

is an *even better value*

Liberty Assist is an even better value for persons 65 and older on Medicare.

Beginning June 1, these **new features** will be added to Liberty Assist with **NO** increase in the monthly share amount:

- **GetMoreRx Prescription Drugs**
- **Careington Dental**
- **EyeMed Vision**
- **QualSight LASIK**
- **DialCare Urgent Care**
- **DialCare Therapy**

Members can combine Careington Dental with the new Liberty HealthShare **dental sharing program** for even more savings.

Members with questions about any of these features or needing assistance with enrolling should call Member Services at **855-585-4237** or Careington at **833-317-4347**.

These discount programs are not insurance and are not available in Washington or Vermont.



GetMoreRx Prescription Drugs – Offers savings of 50% - 95% on generic drugs and 10% - 45% on most brand name drugs at more than 56,000 participating stores including CVS, Target, Walgreens, Walmart, Kroger, Albertsons, Fry's, Harris Teeter, Duane Reade, and Longs Drugs.

Careington Dental – Offers savings of 20% - 50% on most dental procedures including routine oral exams, cleanings, and major work such as dentures, root canals, and crowns through one of the largest dental networks in the nation with a focus on neighborhood dentists. Combine Careington Dental with Liberty HealthShare's new **dental sharing program** for even more savings.

EyeMed Vision – Offers savings of 20% - 40% off the retail price of eyewear. Members are eligible for discounts on exams, eyeglasses, and conventional contact lenses from more than 90,000 providers nationwide. Provider locations are subject to change.

QualSight LASIK – Offers savings of 20% - 30% off the overall national average cost of LASIK surgery at more than 800 locations.

DialCare Urgent Care – A modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members have direct access to state-licensed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes, and more. **A low \$55 per visit fee applies.**

DialCare Therapy – A mental wellness program designed to provide a safe, secure, and private means of seeking mental health assistance from licensed mental health professionals via virtual or telephonic counseling sessions. **A low \$85 per visit fee applies.**

THE CAREINGTON DISCOUNT PROGRAMS ARE NOT INSURANCE and are not intended to replace health insurance. They do not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. They are not Qualified Health Plans under the Affordable Care Act. They are not Medicare prescription drug plans. The range of discounts will vary depending on the type of provider and service. They do not pay providers directly. Members must pay for all services but will receive a discount from participating providers. The list of participating providers is at liberty.solutionsimplified.com. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

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 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. [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

