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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

Up here in Ohio, we seem to be intermittently shifting between winter and spring. Frankly, I will hrilled to be rid of the snow and ice.

be thrilled to be rid of the snow and ice. It has only confirmed that I am a true Southerner. I love the warmth. Back home in Alabama, it is time to get back into the yard. My front yard looks like a jungle and in serious need of work already, but I love getting out and doing the work. Regardless of where you live, Spring is approaching, and, with it, growth and a sense of renewal. Growth and renewal are definitely on our mind at Liberty HealthShare!

Growth is how we enable this ministry to serve its members and exemplify the gospel of our savior, Jesus Christ, long after any of us are gone. Since my arrival about two and half years ago, it has been my mission to ensure Liberty HealthShare's success, and we have accomplished so much. Ensuring growth is our next step. To be clear, we don't want growth for growth's sake. Our goal is not to become the biggest, although we do want to be the best. As a nonprofit. there are no reserves to develop. no shareholder dividends, and no profit sharing. Our focus is on the ministry. We want steady growth because it strengthens a healthy sharing community and enables Liberty HealthShare to better serve our members with more options, and greater value, at a lower contribution amount. For the microeconomic fans out there, it is economies of scale.

So, why am I telling you this? I want to invite you on our journey to secure the continued success of Liberty HealthShare by helping us grow our membership. We still have our Refer-A-Friend program – for every friend you refer to Liberty HealthShare who enrolls and maintains their membership for at least two months, you will receive a \$150 Visa gift card. An easy way to help us grow.

Additionally, we will soon launch a new Affiliate program for those that have a network of friends, family, co-workers, or associates who would be a good fit for our Christian ministry. For every new member you bring in the Liberty HealthShare ministry, we will pay you a commission. That commission will continue as long as the member you helped secure stays with the ministry. There is more information about this new program than I can explain in this column. We will be sharing much more information with you in the days ahead. If you think this would be a good fit for you, we would love to speak to you about the potential. And, the wonderful thing is, it helps Liberty HealthShare, its members, and you! A win/win/win! More information to come.

On the heels of introducing our new sponsorship program, we are readying to launch our new dental program. We're quite proud of the way the program has come together and feel confident you will see the value to you and your family.

To say we are excited about these new opportunities is probably an understatement. We welcome you to join us as we work to ensure the continuity and improvement of this wonderful ministry.

Keep an eye on your email for information on these two exciting new programs.

In His love and service,

Dorsey Morrow

Chief Executive Officer





MEM BER PROFILE Although Shawn Carroll struggles to recall the details surrounding the events of, and her recovery in, 2017, she still considers herself blessed.

"I'm grateful to Liberty HealthShare," Carroll said. "I must have just become a member at the time."

While traveling back to their home state of Georgia after her son graduated from Navy boot camp, Carroll's family was involved in a terrible car accident. Carroll was airlifted to Erlanger Baroness Hospital in Tennessee, while her sons were admitted to separate hospitals.

Her sister, Cindy, sometimes assists her in remembering details, but, regardless of what she can or can't recall, Carroll is thankful. Throughout it all, she remembers how Liberty HealthShare members were there for her.

"I was in a serious car accident in 2017 which caused my medical bills to exceed my auto insurance limits. Liberty HealthShare picked things right up after that and surpassed my expectations. They have continued to provide wonderful service, and I'm so thankful to be a member."

Both of Carroll's sons were discharged from the hospital soon after the accident, but her recovery would take additional time and frequent therapy.

After being discharged to home, she continued therapy and healing.

"I was scheduled for eye surgery, and every time I called Liberty HealthShare such wonderful people were there to help me."

Before the accident, Carroll had worked as an artist with her own business. However, after the car



accident, she lost all memory of being able to paint – that is until her family told her therapists that she was an artist.

"One day, they put me in front of a table full of paints, and my love for it came back immediately."

Carroll's paintings before and after the accident are a testament to the resilience of the human spirit.

"All of these were done after the accident. The big one of the jellyfish was one of my first after I came home. The ones of the butterfly and the river were done later. I feel like I'm improving and getting more detailed."

Carroll continues to paint and spend time with her two sons and a soonto-be daughter-in-law. Through all the trials of her accident and the healing process, she is thankful to live the life she does today.

"Liberty has certainly been another miracle in my life."

LE Shawn Carroll

# Important Change for Members who Submit Medical Expenses in ShareBox

As a result of its partnership with HST for repricing medical expenses, Liberty HealthShare is making an important change in how member submitted medical expenses will be processed.

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

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

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

This increases the possibility of receiving a balance bill from the provider. Balance bills are not eligible for sharing. HST's Patient Advocacy Center stands ready to assist members with navigating balance bills. They cannot, however, help if a member has already paid the balance bill amount.

If, in this example, the member self-paid the expense at the point of service at either the \$1,000 or \$800 amount, the reimbursement would still only be \$400. It is unlikely that the provider would refund the difference. To avoid these possible scenarios and not pay more than the fair and reasonable amount, members should ask providers to submit all invoices as outlined on the back of their Liberty HealthShare membership card.

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





















































































# Our monthly report of member's shared resources





### **SharePower Received**

\$12,998,384

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



### **Medical Expenses Shared**

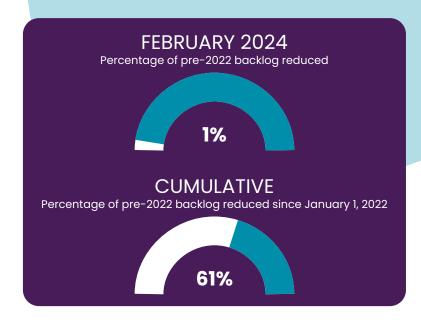
\$12,996,242

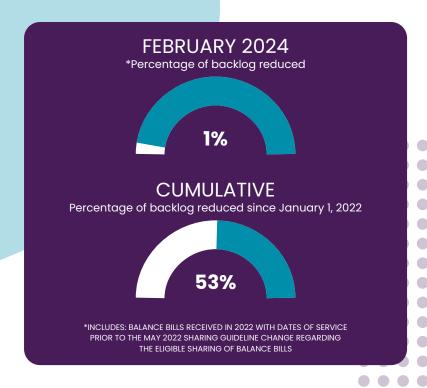
The monthly amount of voluntary contributions available to share member's eligible medical expenses.

### **Medical Expenses Received**

\$9,895,108

The amount of eligible medical expenses submitted by members and providers after repricing, ineligibility and AUA Application. This amount may be reduced after additional negotiations.





NOTE: THE BACKLOG INCLUDES MEDICAL EXPENSES THAT WERE SUBMITTED AND DETERMINED TO BE ELIGIBLE FOR SHARING IN ACCORDANCE WITH THE SHARING GUIDELINES BEFORE JANUARY 1, 2022, BUT HAVE YET TO BE SHARED. IT DOES NOT INCLUDE BALANCE BILLS RECEIVED IN 2022 FOR MEDICAL EXPENSES ELIGIBLE FOR SHARING BEFORE THE MAY 1, 2022 SHARING GUIDELINE CHANGES AND SHARED AFTER JANUARY 1, 2022. THE DIFFERENCE BETWEEN SHAREPOWER RECEIVED AND MEDICAL EXPENSES RECEIVED IS MONEY THAT IS AVAILABLE TO BE APPLIED TO PRE-2022 BACKLOG, THAT TOTAL, HOWEVER, MAY NOT BE REFLECTED IN THE MONTHLY AND CUMULATIVE BACKLOG REDUCTION PERCENTAGES EACH MONTH, NEGOTIATIONS WITH PROVIDERS OFTEN RESULT IN DISCOUNTS AND THE ELIMINATION OF BALANCE BILLS IF A GROUP OF MEDICAL EXPENSES (SOME IN THE BACKLOG AND SOME FROM 2022 OR 2023) ARE ALL PAID AT THE SAME TIME, WHILE THIS CAN IMPACT THE REDUCTION PERCENTAGE FOR A GIVEN MONTH, THE NET EFFECT IS A FASTER OVERALL REDUCTION IN THE BACKLOG THAT MAY NOT BECOME APPARENT FOR SOME TIME.

### Liberty HealthShare \_\_\_\_\_\_ earns GuideStar Gold Seal

For the third straight year Liberty HealthShare has been awarded the GuideStar Gold Seal by Candid, ranking it among the country's best non-profit organizations for transparency and accountability.

The Gold Seal recognizes non-profit organizations for sharing information about their finances, leadership, demographics, programs, organization, and mission. Less than two percent of the 1.8 million non-profits included on Candid have earned a Gold Seal.

"We are thrilled to once again receive this recognition from Candid," said Dorsey Morrow, Liberty HealthShare chief executive officer. "A commitment to transparency and accountability has been a key part of our transformation to be a member-focused ministry and good stewards of our community's resources."

Candid's GuideStar rankings are the world's largest source of information on non-profit organizations. Its mission is to revolutionize philanthropy by providing information that advances transparency, enables users to make better decisions, and encourages charitable giving. Candid was formed in 2019 when GuideStar and Foundation Center merged.

Gold Transparency **2024** 

Candid.





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.



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

### **Delighting God!**

For the Lord delights in His people; He crowns the humble with victory.

Psalm 149:4 NLT

God could be delighting in you today! If you are following Him and are not ashamed to be named as one of "His people," He is finding joy in you. The notion that you and I could bring delight to God seems impossible, but that's what the psalmist wrote.

What about our lives brings God delight? Based on other Scriptures, we can be sure that our obedience to God's Word brings Him delight. We know that putting Him first is high on His list. When we put Him first we will also love our neighbors as ourselves.

When we allow God's Spirit to inhabit our lives, we begin to exhibit the fruit of the Spirit. God finds it delightful when we are full of love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control (Galatians 5:22-23).

He is delighted when we anticipate and look forward to His return. Stay humble before God. Seek to do His will and to love others as He would love them. Do what is right, always. More than anything, put Him first in your life. Be the delight of God today. Live in the victory of a surrendered and godly life.

Dear Lord, I don't know how I can bring delight to you today, but I want to please you with all of my heart. I give myself to you today.

Fill me with your presence. Amen.

let us pray together

For those with high blood pressure. We pray for wisdom from their doctors and the stabilization of their blood pressure levels.

For those who are fighting cancer. We pray that they are strengthened and healed through Jesus.

For those awaiting a heart transplant. We pray that their body remains healthy enough to receive this special gift and we give thanks for those who selflessly give the gift of life.

For those who are scheduled for an upcoming procedure or surgery. We pray for good health, relief from pain, and a fulfilling life.

For those who have been incarcerated and are in rehabilitation. We pray that God works in their hearts and minds, and that they will be submissive to Him.

For those who feel unfilled in their job. We pray for wisdom and guidance in their career decisions.

For aging parents dealing with health issues and indignities of advanced age. We pray for strength, a joy-filled heart, and kindness in relationships.

For all our Liberty HealthShare members. We pray that God bless them with resources to freely share and assist others with the financial burdens of healthcare.

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. Why do you work in your current profession, live where you do, or become involved in the communities that you belong to?

MaryAnn Patterson, a Member and Provider Services Care Advocate here at Liberty HealthShare, will give you a simple but powerful answer.

"I know with all my heart that God wanted me here," said Patterson confidently.
"My purpose in life is simply to help people and make a difference in people's lives."

After working 45 years as an LPN, she's well-versed in caring for the needs of others and accustomed to guiding those in her care.

"I loved my patients," said Patterson. In addition to practical care, she was attuned to each patient's unique needs. "Sometimes, they only needed a touch or a kind word and someone to talk to."

Similarly, when a Liberty HealthShare member calls with questions about their sharing program, you can hear her offering the same practical compassion.

"I am honored to help guide members with questions about a bill or a provider." It's important to Patterson that she spends as much time as needed with each member to assist them. "If I don't have answers, I will try to find them."

Patterson also keeps a yellow legal pad at her desk and jots down notes during phone calls to remind herself to pray for members.

Her husband, parents, and aunts have greatly influenced her faith and values. She inherited her father's humility and her mother's "get it done now" attitude.

Her servant spirit was passed down from her aunt.

"My aunt lived to be 108 years old and was the most God-fearing woman I know," she said. When her aunt commented that she didn't know the reason for her long life, Patterson believed she knew why. "She was one of God's angels and would witness to everybody that came into her room."

The same could be said about Patterson who serves others with thanksgiving, often telling those who call she appreciates them. "It doesn't take long to thank someone or tell them that you appreciate them."

She has two daughters, two grandsons, two grown granddaughters, and four great-grandchildren: ages 6, 2, and 16-month-old twins. "They are my treasures," said Patterson. "They turn my day around."

# employee SPOT LIGHT



Member and Provider Services Care Advocate

My purpose in life
is simply to help
people and make
a difference
in people's lives.

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.

### What are some definitions of healthsharing terminology?

**Annual Unshared Amount -** The amount of an eligible need that does not qualify for sharing.

### Balance Bill -

A medical bill from a healthcare provider billing a member for the difference between the Provider's total billed charges less any portion of the medical need applied to the member's Annual Unshared Amount and any amount shared by members.

### Providers -

Hospitals, facilities, Physicians, and Practitioners.

# What is the difference between a submitted expense and a medical bill?

The Medical Bill Processing
Department creates a medical bill
that can be viewed in ShareBox
from the documentation that was
submitted by the member. The
medical bill and the submitted
expense are linked together, and
the medical bill will have the most
current processing information.

### Eligible Medical Expense -

The charge for a Service or Supply provided in accordance with the terms of the Sharing Guidelines and approved for sharing, whose applicable charge amount does not exceed the Program limits.

### Monthly Share Amount -

The monetary contribution, not including the membership enrollment dues/annual renewal dues or administrative costs, voluntarily given to share in another member's Medical Expense Need as assigned by Liberty HealthShare according to the Sharing Guidelines. Expenses Not Eligible for Sharing are Provider charges not eligible for sharing, including charges in excess of the Maximum Eligible Amount, or other Ineligible charges as established by the Sharing Guidelines.

## What should I do if I receive a balance bill?

If you receive a balance bill with a date of service after June 1, 2023, you should upload it to Patient Advocacy Center (PAC) in HST Connect. You *should not pay* the balance bill as the member, but rather you should allow the PAC to reach out to the provider to negotiate the balance bill on your behalf.

**DO NOT PAY – LET PAC NEGOTIATE ON YOUR BEHALF.** 

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# Health & Wellness with Amy

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





Have you heard the phrase "you are what you eat?" Or maybe you've been told to think of your body like a car; if you don't put in proper fuel, it won't run right! March is National Nutrition Month, so this month is the perfect time to think about the value of nutrition, simple changes that we can make, and how we can honor our fellow Liberty HealthShare members with our choices!

First, why is nutrition important (outside of those catchy aphorisms)? Well, those catchy metaphors are true enough! Ask anyone who eats a healthy diet – the proof is in the pudding (or lack thereof)! According to the CDC, those who eat healthier diets are at a lower risk for a multitude of high-risk diseases. Furthermore, eating a balanced, nutritious diet can contribute to an overall improvement in your quality of life.

So, what are some small steps that you can take to make strides towards more holistic nutrition? The FDA and USDA have some great tips. First, you can plan ahead of time to ensure you have healthy meals, and the necessary ingredients for them, ready to go. Failure to prepare is preparation to fail! You can also learn how to read those pesky nutrition labels so that you're not just looking at a list of random numbers, but rather making informed decisions about the foods that you buy. Finally, you can explore some healthy replacements to some of your favorite, and perhaps not so healthy, foods and ingredients. Little changes like these can go a long way!

Additionally, it's important to recognize how each decision we make, and by extension how we handle various aspects of the holistic care of our bodies, influences each part of our overall health. 1 Corinthians 12:15-26 illustrates this point beautifully. Liberty HealthShare believes it is our spiritual duty to God, and our ethical duty to others, to maintain a healthy lifestyle and avoid foods, behaviors, or habits that produce sickness to others or ourselves. Just as our whole self depends on us taking care of each individual part, nutrition being a crucial part of that whole, we, as members of Liberty HealthShare's sharing community, depend on one another to steward our health well for the benefit of the whole!

It's important to remember that nutrition is not an instant, one-and-done thing. It's a constant process that is buoyed by making the right decisions, no matter how small they may be, over a sustained period. I encourage you to take this National Nutrition Month to institute just one small change that I've talked about and start your journey to a healthier, happier you!

# Liberty HealthShare Sponsors SYNERGIZE 2024

Liberty HealthShare is blessed to have been a sponsor of Synergize 2024, a leading conference and networking event attended by pastors and church leaders from 80 countries, held in Orlando, Florida February 14-16.

Synergize 2024, which featured more than 25 truly inspirational keynote speakers and 20 breakout sessions, offered opportunities for praise, worship music, and learning. The conference was designed to help attendees embark on a Christian ministry adventure that could impact their entire community and the world.

"It was such a blessing to be able to attend Synergize 2024 and be in fellowship with church leaders from around the world who were energized to spread the Gospel and be evangelists for Jesus," said Pastor Wes Humble, executive director of ministry, community engagement, and events.

"We had the opportunity to talk with hundreds of like-minded Christians about the biblical values of our ministry and how Liberty HealthShare might play a role in their lives," he added.





Synergize founder James O. Davis with Pastor Wes Humble.





### You Can Save\_

on Vision Care

You don't have to pay full price for vision care.

Whether it's new glasses, contact lenses, eye exams, or even LASIK surgery, you can save because you chose to be a Liberty HealthShare member.

You can save 20% to 40% off the retail price of eyewear with your free EyeMed Vision Care discount program. Eligible\* members can take advantage of discounts on exams, eyeglasses, and conventional contact lenses from more than 90,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters, Target Optical, and most Pearle Vision locations. With new glasses costing up to \$600, those savings can really add up.



- Locate the EyeMed provider most convenient to you by calling 833-317-4347 or on-line at www.careington.com/eyem.
- Identify yourself as an EyeMed member and present your EyeMed membership card when scheduling an appointment with a participating provider.
- Tell the provider your name, the group number, and member ID located on the EyeMed membership card.

QualSight LASIK offers savings of 20% to 30% off the overall national average cost of LASIK surgery, from more than 1,000 locations. The discount program is provided free to eligible\* Liberty HealthShare members.

To use QualSight, call **888-582-6696** or visit http://qualsight.com/-careington to speak with a QualSight Care Manager. Your Care Manager will explain the entire program, answer any questions you may have, and provide a list of preferred providers in your area.

Information about how to use EyeMed and QualSight was included in a Welcome Kit emailed to Liberty HealthShare members by Careington. If you have not registered or can't find your Welcome Kit, call Careington at 833-317-4347. Sign up for EyeMed and QualSight and start saving today!

\*EyeMed and QualSight are not available to members of the Liberty Assist and Liberty Freedom sharing programs.

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





# 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.

### **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

### 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.

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

