

MEMBER QUARTERLY

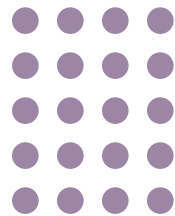
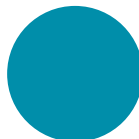
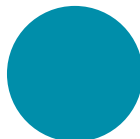
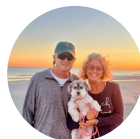
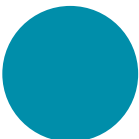
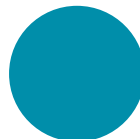
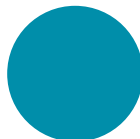
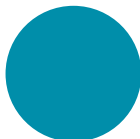
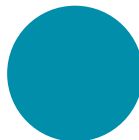
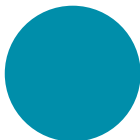
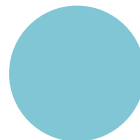
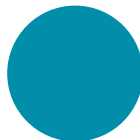
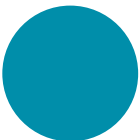
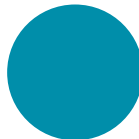
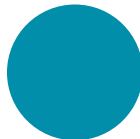
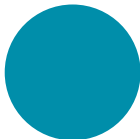
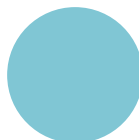
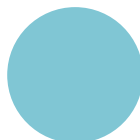
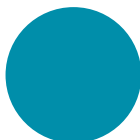
Q4  
25



years of  
sharing

1995 - 2025

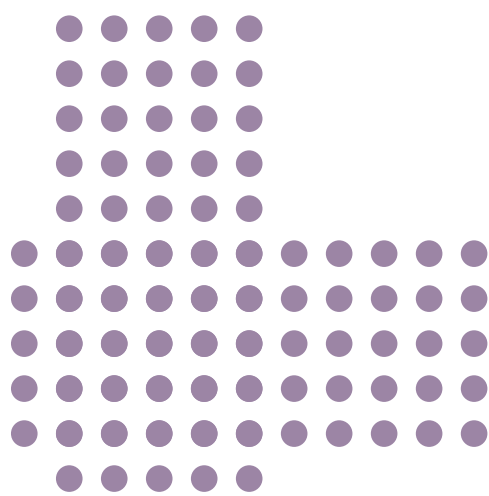






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Each holiday season I relish the opportunity to celebrate the birth of the Christ child with my family and friends. Like you, we have our long-standing family traditions that make this time of year so special.

It also is a time of deep reflection for me as I think about the impact I am having on the people in my life, my community, my church family, and with my colleagues at Liberty HealthShare.

In my role I frequently talk about the godly pride I feel knowing that our ministry is a “force for good” in the lives of members. We are making a difference in their lives, not just providing a service. Our commitment to leaving an indelible mark on those who interact with our ministry has expanded through our charitable efforts.

Extending our reach to assist others comes in many forms, including our [Sharing Hearts Fund for Pediatric Wellness](#), the collection of toys for children around the world through the Operation Christmas Child program, and our [recent support of local organizations fighting hunger](#). I am proud of our work with these initiatives and pray that God opens even more doors. They speak to the quality and character of the people here in our ministry and clearly demonstrate the boundless generosity and mercy of God for all His children.

I have spent time recently thinking about ways in which we can—individually—be a force for good. What can we do, at all times

of the year, to be a blessing to others? It is a question worthy of consideration. Our complicated world needs more kindness, love, and generosity. I invite you to think about how you can be a source of encouragement and hope for others. Not just for those you know and love, but to the stranger you pass each day during your busy schedules.

I am showing my age in reminding you of the song “[Love is the Answer](#)” by [England Dan and John Ford Coley](#). A lyric within the song has meaning for me; “Light of the world, shine on me, love is the answer.”

As you think about ways to be that force for good, know that even the smallest gesture that demonstrates love for another can make a big impact for someone struggling. A simple smile, a kind word or note, a quick prayer, a kind acknowledgment of someone during their day, or a helping hand in the face of a need. We never know who will be uplifted by how we act or what our actions will do for someone going through a difficult time, so I encourage you to be diligently kind.

This holiday season, I pray that God blesses you with peace, joy, and, as the apostle Paul encouraged in [Philippians 4:12–13](#), a sense of contentment that passes worldly understanding.

In His Love and Service,

  
Dorsey Morrow  
Chief Executive Officer





# BRING YOUR HEALTH INTO FOCUS

Join by  
December  
31, 2025!

*with*



**Liberty Vision**

[www.libertyhealthshare.org/liberty-vision](http://www.libertyhealthshare.org/liberty-vision)





# Telehealth Helps You Avoid the Waiting Room

Christmas is a time to spend with family and friends, not sitting in a doctor's waiting room or, even worse, a hospital emergency room.

**Most Liberty HealthShare memberships include telehealth visits that are eligible for sharing in full.**

Each person on your membership can utilize telehealth through DialCare Urgent Care. (Not available to Liberty Freedom members or residents of Vermont.)

If you're a member of Liberty Unite, Liberty Connect, or Liberty Essential, each person on your membership can use five telehealth visits a year that are eligible for sharing in full.

Members of the Liberty Assist and Liberty Rise sharing programs have access to DialCare Urgent Care but pay the provider a \$55 per-visit fee.

DialCare Urgent Care is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Eligible members have direct access to state-licensed doctors via phone or video consultation 24 hours a day, 365 days a year, to receive treatment and advice for common ailments including colds, the flu, rashes, and more.



**However, to use this great resource, you must be registered with DialCare.** Don't wait until you need it. Register today!

**Call 833-317-4347**

Once registered, you can make a virtual appointment at [member.dialcare.com](https://member.dialcare.com).





# Your Membership *travels with you*

*More than 50% of Americans plan to travel over the Christmas and New Year holidays.*

If you are one of them, you don't have to worry about member sharing of eligible healthcare costs incurred out-of-town. Your Liberty HealthShare membership travels with you!

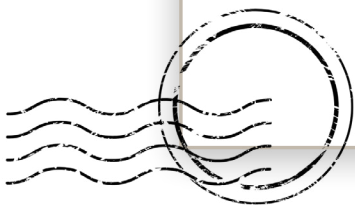
Liberty HealthShare doesn't require you to use network providers. You are free to see any provider you wish. Simply present your Liberty HealthShare membership card.

You can, however, visit HST Connect to search for a provider who participates in the PHCS network to ensure you are getting quality medical services along with a higher likelihood that the provider accepts fair and reasonable prices.

If you have any questions, call one of our Member Care Advocates at 855-585-4237. Please note that our offices will be closed the following days so our employees can celebrate the holidays with their families.



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
22	23	24 CLOSED ALL DAY	25 CLOSED ALL DAY	26 CLOSED ALL DAY
29	30	31 CLOSED AFTERNOON	1 CLOSED ALL DAY	2





# Respiratory Illness Ins & Outs



I always love the sounds of the Christmas season from sleigh bells to children's laughter, a crackling fire to carolers. Wait a minute, do you hear that? Coughing, sniffles, and sneezing? That's right, it's cold and flu season too! But don't worry, because there are plenty of ways you can fight respiratory illness and enjoy your Christmas feasts! With preventative measures, appropriate treatments, and a better understanding of the major respiratory illnesses we can all stay jolly while the mistletoe hangs!

While many of the [main respiratory illnesses](#) have similar symptoms, varying of course in severity, it can be helpful to know what's what to better combat and treat your illness should you come down with one. First, there are viral respiratory illnesses, or those that are caused by a virus. The [flu](#), rhinovirus (better known as the common cold), and RSV are all examples of viral sicknesses. The key thing to know about

viral respiratory illnesses is that you should focus less on "treatment" and more on "management." These viral illnesses are contrasted with [bacterial illnesses](#) such as pneumonia, sinusitis (a sinus infection), and mycoplasma pneumoniae (better known as a respiratory tract infection). The main difference here is that medicines, and in certain cases antibiotics, can help to treat and cure these bacterial infections.

So now that we know the different realities of various respiratory illnesses, what can we do to build up walls against these illnesses in the first place? First, especially during this winter season, you should be [washing your hands](#)! We all touch our [faces more than we realize](#), so it's crucial to stop the spread of germs that we unintentionally do to ourselves. Second, be sure to [prioritize rest](#). It's amazing what a good night's sleep can do, so be sure to get your shut-eye. Finally, regularly clean the surfaces around you with disinfectant wipes. At work, at home, in your car – these are all places we can clean where germs can lurk!







You've done all you can to prevent a respiratory illness, but sometimes it just happens that we come down with a sickness. What can we do now? The first step is consulting with your doctor or provider to determine what illness it is you have. As we learned above, the type of respiratory illness will impact the treatment that is best for you. As always, consult with your physician to determine your best treatment plan. If your illness is a [virus](#), your best option is to get plenty of rest, stay home when able, and be drinking lots of fluids to remain hydrated and flush out your system as your body fights off the infection. If your illness is bacterial, your physician can provide you with medicine and antibiotics when appropriate.

Hopefully now we are all well-armed to combat this respiratory illness season.

Small steps can make a big impact on your health, so don't neglect the little things this year. Don't hesitate to reach out to your physician to create a plan or receive treatment, and this is even easier than ever with your access to [telehealth](#) as a Liberty HealthShare member! This Christmas I hope we all hear more laughter and cheer than coughs and tears as we celebrate the [birth of our savior](#)! Merry Christmas, and Happy New Year!





# Still the Answer



Rev. Phillips Brooks was burned out. He was known as the most dynamic and inspirational preacher of his time, but he had lost his fervor and could not seem to recover. In his mid-20s he had become pastor of the Holy Trinity Church in Philadelphia. He recruited a super salesman named Lewis Redner to be his Sunday school superintendent and organist. The church exploded in growth. They began with 30 children and within a year there were 1,000. The next two years the numbers increased, partly because of Brooks' dynamic preaching, partly because of Redner's music.

But then the Civil War came and the mood in the church became somber. The national spirit was dying, women were wearing black due to a husband or son killed in battle, and darkness fell over every facet of the worship services. Brooks tried to be inspirational and encourage his church but it was draining him. When the war ended he thought the vitality and joy would return immediately but it did not.

Abraham Lincoln was assassinated and the pain intensified. Phillips Brooks was asked to preach the President's funeral. He reached down deep and found the appropriate words to say for the moment, but later he was so burned out that he could not rekindle his own spiritual flame. So, he asked the church for time off and took a trip to the Holy Land.

On Christmas Eve in Jerusalem, he mounted a horse and went off riding. At dusk, when the first stars were out, he rode into the tiny village of Bethlehem. The town had changed little since the birth of Christ. It lifted Brooks' spirits to be within a few feet of the very spot where Jesus was born. There was singing in the church of the Nativity and he felt surrounded by the Spirit of God.

Brooks wrote about his horseback journey from Jerusalem to Bethlehem, where he assisted with the midnight service on Christmas Eve, 1865: "I remember standing in the old church in Bethlehem, close to the spot where Jesus was born, when the whole church was ringing hour after hour with splendid hymns of praise to God, how again and again it seemed as if I could hear voices I knew well, telling each other of the Wonderful Night of the Savior's birth."

When he returned, he wanted some way to express the stirring in his soul and he decided it would be best communicated in the form of a poem. He sat and penned the words to the song, O, Little Town of Bethlehem. The final verse of this song is spoken or sung directly to Jesus. Jesus is still the answer for our lives, our nation, and our world. He knows you. He knows all about you. He knows your successes and your failures in this past year. He knows the challenges, burdens, and blessings that are coming in the New Year. Jesus is still the only answer.

*O holy Child of  
Bethlehem,*

*Descend to us,  
we pray.*

*Cast out our sin  
and enter in,*

*Be born to us  
today.*

*We hear the  
Christmas  
angels,*

*The great glad  
tidings tell.*

*O come to us,  
abide with us,*

*Our Lord  
Emmanuel.*



# *Let us pray together*

Prayer is one of the greatest gifts we can give to one another. We invite you to share your prayer requests in our community PrayerBox located in ShareBox. Whether you are seeking strength, healing, or guidance, know that our community stands with you in faith and prayer.

For those experiencing chronic illness or pain such that their quality of life is impacted and those waiting for a diagnosis. We pray for comfort, clarity in treatment, healing, and good caretakers.

For those who are sick while working abroad or in the mission field. We pray for skilled medical providers, even in remote areas, and for the strength of those serving the Lord abroad.

For all Liberty HealthShare members. We pray that they experience the power of community, the blessings of the Lord, and to know the peace of our savior this Christmas.

For those who have lost a loved one. We pray that those grieving are comforted, in the knowledge of Christ's declaration that those who mourn will be comforted indeed.

For those who are pregnant, and those welcoming new life into the world. We pray for healthy babies, strong mothers, and that you, Lord, be honored and glorified through the lives of new families.

For those recovering from strokes. We pray for healing, courage, and knowledge of you during difficult times.

For those who are experiencing mental illness. We pray that they would know the peace of God, receive appropriate treatment from caring medical professionals, and receive the peace and hope that can only come from you, Lord.

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.





# employee SPOT LIGHT



Sometimes, when considering the long and winding experience of life, the places and professions where one ends up just make sense. Such is the case for Ashley McDaniel, Member Development Representative.

"I grew up on Beloit, Ohio, which is a very small community. My favorite thing about it is that irreplaceable small-town feel. Everyone knows everyone. I love tight-knit community and having a big, close family," said McDaniel.

With her love of community, it simply tracks that McDaniel has been at Liberty HealthShare since July 2021. The ministry's emphasis on community and caring for another, an emphasis it has prioritized since 1995, is perfect for her.

*I like being able to talk with people who are excited about Liberty HealthShare. I love walking along the path with them to find out if our healthcare sharing ministry is the right fit for their needs.*

"Back when I first started at Liberty HealthShare, I was in Member Services and we were navigating some choppy waters while handling a very large call volume," recalled McDaniel. "Beginning where I did was extremely helpful as it provided a wide base of knowledge to build my current work on. It has been great to see where our ministry is today. I'm so thankful that God said 'Nope, you don't have to do this hard stuff forever!'"

Selected to work in Member Development at the department's inception, McDaniel has grown with the ministry, achieving heights of success previously unimagined. Strong month-over-month growth and bolstered team morale have been hallmarks of not only the ministry's efforts, but McDaniel's professional development as well.

"At first, I wasn't sure about making the shift to where I am now, but I was eventually able to be convinced. My dad is a successful business owner, and so I guess you could say that company growth kind of runs in the family," laughed McDaniel. "I like being able to talk with people who are excited about Liberty HealthShare. I love walking along the path with them to find out if our healthcare sharing ministry is the right fit for their needs. It's a new challenge with new rewards every day."

McDaniel brings a faith-based approach to her work as a Business Administration graduate of Pensacola Christian College in Florida – another institution with





*Ashley McDaniel*

### Member Development Enrollment Specialist

an emphasis on community and service. Completing her studies in 2019, McDaniel worked briefly in a variety of administrative roles before beginning her career with Liberty HealthShare.

"I really liked studying business, as well as what it looks like to have your work and faith be integrated. There was an emphasis on incorporating faith into the workplace, and now as I work at Liberty HealthShare I see it every day," said McDaniel. "It's like a full circle moment for me."

Focused on serving Liberty HealthShare, and its members, McDaniel is a crucial part of the Member Development team's recent success. Success that she attributes to a team-

focused atmosphere of cooperation and support.

"My favorite thing about my job now is seeing the achievements that our team is accomplishing. It's humbling experience to be a part of that and see how far we've come since the Member Development team started. Our team is very close knit and supportive. It's like a family in that room, and we all cheer for each other and are just all so excited," explained McDaniel.



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In addition to embracing the changes and growth of Liberty HealthShare, McDaniel is also preparing to step into the next stage of her life as she and her fiancée, Hunter, are set to be married early next year.

"We love to go on nature walks, hang out with our cat and dog, and travel to new places. My favorite place to travel has been Copper Hill, Tennessee because we each had family from that area. It was fascinating to learn about all that history," said McDaniel. "I hope to continue my own professional growth and help others on their respective journeys, but right now I'm seriously focused on planning a wedding!"





## What is shareable for Wellness Visits?

After the first two (2) months of membership, one annual preventative wellness visit from a single provider, and related lab work for which there are no medical symptoms or diagnosis in advance, are eligible for sharing up to a maximum of \$500 of the Fair and Reasonable charges as determined by Liberty HealthShare and is not subject to the AUA nor subject to guideline limitations for medical expenses \$200 or less, but is subject to any applicable Co-Share.

In addition to your annual preventative wellness visit the following preventative screenings are eligible for sharing, but not subject to the AUA nor subject to Guideline limitations for medical expenses \$200 or less:

- i. Screening pap smears are eligible for sharing once every year.
- ii. PSA tests and Cologuard® are eligible for sharing once every two years up to and including age 49.
- iii. PSA tests and Cologuard® are eligible for sharing once every year for members 50 years of age and older.
- iv. Screening mammograms are eligible for sharing once every year for women 40 years of age or older.

## Who is PAC?



When you receive a balance bill from a provider that submitted the bill to Liberty HealthShare electronically, you should submit it to the HST Connect Patient Advocacy Center (PAC) for review. The HST PAC handles negotiation of balance bills on your behalf, and Liberty HealthShare does not negotiate balance bills itself, but solely utilizes the HST PAC to do so for our members.

Please visit [hstconnect.com/lhs](https://hstconnect.com/lhs) and log in. If you do not already have an HST Connect account, you will need to create one (especially because HST Connect is one of your powerful, convenient, and helpful membership tools!). Once logged in, select **"Submit Balance Bill"** and upload your balance bill documents and details.

**Make sure to include the following information:**

- Full Name
- Sharing Program Name
- Date of Service
- Copy of the Bill
- Copy of the Explanation of Sharing (EOS)
- Your Phone Number and Email



## Who is HST?

Health Systems Technology (HST) is Liberty HealthShare's contracted repricing vendor and operates as a Value-Driven Health Plan. Members may use [hstconnect.com/lhs](https://hstconnect.com/lhs) to utilize the powerful HST Connect tool to locate providers within the PHCS Network, submit balance bills to the Patient Advocacy Network (PAC), and obtain estimated pricing for various medical procedures.



# What do I do when I turn Medicare age?

We recommend considering our Liberty Assist Program, specifically designed to bridge the gaps for those age 65 and older enrolled in Medicare Parts A and B.

If you choose to remain on one of our primary sharing programs instead, please be aware that we may share only 20% of eligible expenses unless you complete IRS Form 4029, which certifies that accepting Medicare, Medicaid, and Social Security benefits is against your religious or ethical convictions.

Liberty HealthShare is a Healthcare Sharing Ministry and not health insurance. Our sharing programs do not qualify as employer-sponsored insurance coverage, nor are they recognized by Medicare as credible coverage for Medicare Part B. As such, membership in Liberty HealthShare does not exempt an individual from potential late enrollment penalties should they choose to delay or decline Medicare Part B coverage at age 65.

Additionally, member sharing under Liberty HealthShare’s programs is considered secondary to Medicare, and any potential member sharing is generally limited to 20% of eligible medical expenses. As a result, those individuals 65 and older who rely solely on a Liberty HealthShare sharing program other than Liberty Assist as an alternative to Medicare should be aware that it may not provide member sharing for all their medical expenses. Delaying or declining Medicare Part B may result in additional amounts ineligible for sharing or Medicare enrollment penalties or both.

With that in mind, if you are approaching 65 and would like to explore a sharing program specifically designed with you in mind, you can learn more about Liberty Assist at [www.libertyhealthshare.org/liberty-assist](http://www.libertyhealthshare.org/liberty-assist).



# How do I submit bills?

The preferred method for bill submission is for your provider to submit the bill to Liberty HealthShare electronically, using the information found on your Liberty HealthShare membership card.

If your provider cannot or will not submit the bill to Liberty HealthShare directly, the best method for submitting bills to Liberty HealthShare is through [ShareBox](#). Members should submit a **HCFA-1500, UB-04**, or a bill that includes **CPT/Procedure codes, Revenue codes, Provider National Identifier (NPI), Diagnosis codes**, and the **Provider Tax ID**.

Members may also submit bills by:

**Email:**  
**[bills@libertyhealthshare.org](mailto:bills@libertyhealthshare.org)**

**Fax:**  
**(216) 456-8115**

**Mail:**  
**P.O. Box 35691, Canton, OH 44735**

When submitting a bill through email, fax, or mail members must also include a Member Submitted Expense Form, which can be found in your ShareBox.



# Day of Sharing

This holiday season, Liberty HealthShare joined forces with five Canton, Ohio organizations to fight hunger in Stark County, Ohio. Through the ministry's charitable arm, the Sharing Hearts Fund, Liberty HealthShare provided \$5,000 checks to the Stark County Hunger Task Force, the Refuge of Hope, North Canton Cares Pantry, Salvation Army of Canton, and Salvation Army of Massillon.

The \$25,000 gift will provide more than 100,000 meals to families in communities across Stark County.

"We were thrilled to establish this Day of Sharing as part of our Sharing Hearts charitable work," said Dorsey Morrow, Liberty HealthShare chief executive officer. "With services ranging from grocery distribution and weekend backpacks for kids to hot

evening meals and box lunches, these organizations and their partners serve thousands of people in need each and every day. Families in Stark County need help, and these organizations are among those answering the call."

Food insecurity made national headlines due to the recent federal government shutdown, but these organizations still face several critical challenges including food price inflation; increased demand due to economic hardship; federal funding cuts to the Supplemental Nutrition Assistance, Local Food Purchase Assistance, and Emergency Food Assistance programs; and decreased donations from individuals and corporations.

"Through our charitable arm, the Sharing Hearts Fund, we want to be a force for good in our community. Helping children who need medical care and providing nourishing food are two ways we can make an impact,"



Morrow said. "Our vision is to be a sharing community that exemplifies Jesus Christ who, in Matthew 25:35-40 tells us that feeding the hungry is feeding Him," Morrow added.

All dollars awarded are generated through donations and grants that are separate and distinct from the operational funding of the Liberty HealthShare ministry. Anyone wishing to support the Sharing Hearts Fund can make tax deductible donations on Liberty HealthShare's website.







# Resources to *share locally*

You can join us in our mission to be a force for good in the world by providing compassion and meals this Christmas season in your local community. By clicking on any of the buttons below, you'll be taken to the websites of organizations seeking to combat hunger nationally. Thank you for your commitment to share the love of Christ with your Liberty HealthShare community, and we pray that those in your own backyard can experience that love as well.

Salvation Army

Feeding America

Meals on Wheels

Robert Kintigh (Liberty HealthShare), Brenda Stottsberry (Salvation Army of Massillon), Kristie Woods (Refuge of Hope), Jeff Dayton and Matt Ile (North Canton Cares Pantry), Stephanie Sweany (Stark County Hunger Task Force), Major Robert Kramer (Salvation Army of Canton), and Michael Fairless (Liberty HealthShare)



Liberty  
HealthShare®

11/21/25

PAY TO THE  
ORDER OF

Day of Sharing

\$ 25,000.00

Twenty-five thousand and <sup>00</sup>/<sub>100</sub> — DOLLARS

MEMO

food banks

D. Morgan

855 585 4237

WWW.LIBERTYHEALTHSHARE.ORG



# It's Not Too Late to Enroll in the **Vision Sharing Program**



Your opportunity to join the hundreds of members who have already enrolled in the new Liberty Vision sharing program **ends December 31, 2025.**

Launched in November, **Liberty Vision** can help members handle costs associated with their family's vision care, including routine eye exams and discounts on prescription glasses, contact lenses, and even LASIK surgery. This new program sets itself apart from competitors by:

- Offering a comprehensive approach to cost sharing of eligible vision care expenses.
- Providing access to a broad network of more than 100,000 vision care professionals, including private practice optometrists and ophthalmologists and major optical retail chains, thanks to the engagement of services from national vision administrator NVA.
- Ensuring competitive pricing for members, making vision care more accessible.

Liberty Vision is only available to members of one of the ministry's medical cost sharing programs. It is not being offered as a standalone sharing program. The monthly share amount is just **\$7 for an individual, \$13 for a couple, and \$25 for a family of four.**

After the initial enrollment window **closes on December 31**, members will only be able to add Liberty Vision to their membership during their annual renewal period.

To discover how Liberty Vision can support your eye care needs and provide significant savings, visit [libertyhealthshare.org/liberty-vision](https://libertyhealthshare.org/liberty-vision) today or call 855-585-4237.

**Members can enroll in the program today, for a start date of January 1, 2026.**





## Enrolling Via ShareBox

1

Click the **MEMBERSHIP TAB** on the left side of your ShareBox.

2

Next, click on the **CHANGE MEMBERSHIP** button at the top right-hand corner.

3

In **MEMBER INFORMATION**, click **CONTINUE**.

4

Select your **SHARING PROGRAM**, click **CONTINUE**.

5

**REVIEW** your monthly share including Liberty Vision.

6

Select **YES**.

7

Click **CONTINUE**.



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



Follow  
along with  
this step-  
by-step  
video!





# REFER A *friend*

Earn  
\$150

With the uncertainty about government subsidies and the high cost of health insurance, many people are looking at options for how they pay for their 2026 healthcare expenses.

If your friends and family members are among those looking for something that better fits their needs and budget, you can share information about Liberty HealthShare to those for whom healthsharing might be a good fit and an affordable way to manage their healthcare bills ([downloadable materials are available here](#)).

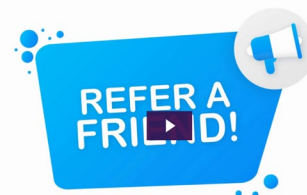
**Plus, you, as a Liberty HealthShare member, can earn \$150 for each referral.**

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 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.

The process is easy. Simply fill out the online 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 the mail 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](mailto:referral@libertyhealthshare.org).

watch this  
video to  
learn more





# November's SHAREPOWER

Our monthly report  
of members'  
*shared resources*



## SharePower Received

**\$8,570,500**

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



## Medical Expenses Shared

**\$7,398,966**

The monthly amount of eligible medical expenses shared by members.



## New Medical Expenses Received

**\$6,804,647**

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.



## Medical Expenses Being Processed for Sharing:

**\$1,171,534**

Medical expenses submitted by members and providers for member sharing that are being processed by Liberty HealthShare.





# Member Story

*Tim Greeson*

A freelance technical director and event manager in New York City for more than 25 years, Tim Greeson discovered Liberty HealthShare in 2017.

Greeson was nervous about how healthsharing would work for him.

"It was something I never heard of before," he said. "I was like, well, let me try it because I don't want to keep spending the kind of money I was on insurance. I'm staying healthy and this insurance just keeps going up. I needed to try something different."

It wasn't long before Greeson experienced the power of Liberty HealthShare's sharing community when he suffered a kidney stone.

"I had one before so I kind of knew the symptoms as they were beginning," he recalled. "I called an Uber and went the 15 blocks to the emergency room. I went in and said 'Hey, I'm having a kidney stone. It will hit me at any moment. You need to get me back there.' I didn't want to be sitting in the waiting room and have it hit me. I even knew what medication I needed."

The medical team "was pretty good about it," Greeson said. "Long story short, they did a CT scan and saw that it was a fairly large kidney stone. They spent the next several hours debating whether to do surgery."

Thankfully, surgery wasn't necessary.

"Because of the CT scan, the bill was like \$11,000. I paid my \$1,000 AUA and Liberty HealthShare members shared into everything else. That's when I realized, OK, this is cool. It's a really good situation," he remarked.

More than just receiving support for his eligible medical expenses, the foundation of the healthsharing

Nobody is making money off this. It's just a service. I like that idea. I promised to live a certain kind of lifestyle, no smoking and staying as healthy as possible. It feels very Christian to me and that's a good thing.



model is something that appeals to Greeson. "Nobody is making money off this. It's just a service. I like that idea. I promised to live a certain kind of lifestyle, no smoking and staying as healthy as possible. It feels very Christian to me and that's a good thing."

Greeson remained a member until the Covid-19 pandemic shut down the meeting industry in New York and with it, his income.

"I was unemployed and uninsured and was able to go on Medicaid. I was able to do some video editing jobs from home, but my industry was non-existent. I didn't leave my apartment much at all. I would go to Times Square and take pictures of what looked like a ghost town at noon. There was no one there, no traffic, nothing. It was eerie."

Greeson remained on Medicaid until he turned 65 and transitioned to Medicare.

He came back to Liberty HealthShare as a member of Liberty Assist, the ministry's sharing program designed for seniors with Medicare Parts A and B.



**I felt very secure that as long as I was sending in my monthly share that the Liberty HealthShare community would be there for me.**

Another healthcare change is in the works for Greeson, as he is moving to a Medicare Advantage plan. "I'm healthy so I want to check it out. It has a little bit of dental and some other things with low co-pays," he said, noting that his business still hasn't returned to pre-pandemic levels as some of the companies he worked with went out of business. "If I don't like it or it doesn't work out, I'll switch back to regular Medicare and come back to Liberty Assist."

"I've been very happy with Liberty HealthShare. Had it not been for COVID and had Medicaid not been an option, I would have stayed with a member. I felt very secure that as long as I was sending in my monthly share that the Liberty HealthShare community would be there for me."

View all our  
magazines here

Get our FREE  
Medicare Checklist

Read more member  
stories here



# Christmas Joy and the Gospel brought to the world *by you!*



*As in years past,* Liberty HealthShare has taken part in supporting [Operation Christmas Child](#), a charitable initiative by Samaritan's Purse. With the goal of providing boys and girls around the world with "what may be their first gift ever," this yearly event packs shoeboxes for children in need and provides them with not only gifts, but the message of the Gospel of Jesus Christ.

"The Liberty HealthShare community is founded on a principal of self-sacrificial giving, a core tenant of the Gospel," said Pastor Wes Humble, Liberty HealthShare executive director of ministry, community relations, and

events. "It is a true joy to live this mission out each year by packing shoeboxes for Operation Christmas Child."


While employees of the ministry have supported this initiative for years, buying gifts and working together to bring smiles to children all over the globe, this was the first time that Liberty HealthShare members have joined them. Through online donations and support, Liberty HealthShare members affirmed their commitment to selflessly uplifting others by contributing to the 54 shoeboxes packed online. In addition to the boxes packed in person at the Liberty HealthShare center of operations in Canton, Ohio, there were a total of 96 shoeboxes, full of gifts and the hope of the Gospel, packed this year.

"Employees from across the ministry support this initiative with their donations, but Sheila Clark-Williams and her team always go above and beyond," said Humble. "Their commitment to doing all they can each Christmas season for children in need around the world is a testament to their love of Christ and commitment to service."

From all of us at Liberty HealthShare to each employee and member who supported Operation Christmas Child this year with their time, donations, and prayers—thank you. The love of Christ is strong in all that we do, and Operation Christmas Child is a wonderful way we can walk together!







*It's the best time to become a Liberty  
HealthShare Ambassador!*

Become a  
Liberty HealthShare  
Ambassador and  
help people begin  
the transformational  
journey of  
healthsharing.

Share the power of Christian healthsharing and make money while you do!

To get started, visit [www.libertyhealthshare.org/share-the-power](http://www.libertyhealthshare.org/share-the-power)

# SHARE THE POWER

A Liberty HealthShare® Ambassador Program



# A Force for Good: *Sharing Hearts Fund* awards second round of funding

The second round of grants from the Sharing Hearts Fund for Pediatric Wellness was completed in December 2025 with the awarding of approximately \$10,000. This charitable arm of the Liberty HealthShare seeks to provide financial support to families in Stark County, Ohio—Liberty HealthShare's center of operations—with pediatric wellness expenses. All funding for the charity is generated through donations and grants separate from the ministry's regular operations. The first round of grants, made in April of 2025, provided approximately \$17,000 in grant support.

"As a ministry, we want to be a force for good in our region," said Dorsey Morrow, chief executive officer. "The Sharing Hearts charity efforts are a way in which we live out our commitment to Christianity and helping those less fortunate. We have been blessed with donations and grants which allow us to share with those with financial need. It is heartening to see the impact this funding has on families. This type of generosity is also raising the profile of

our ministry throughout the region and in Ohio. We have the Canton Repository as our partner, and other organizations have reached out to be a part of this initiative."

Helping Liberty HealthShare administrators to evaluate applications for funding and make award decisions is a board made up of Stark County professionals who lead a variety of Stark County social service agencies. They include Jenn Warner, executive director of the [Legacy Project](#); Scott Schnyders, chief executive officer of [Refuge of Hope](#); Pastor Walter Moss; and Amanda Anschutz, president of [Compassion Delivered](#).

"These are people who know the needs of the people in Stark County," said Morrow. "They have been instrumental in our efforts to find the families who need this funding the most."





# Important Liberty HealthShare Member Information

## HST Connect: Provider Network

Visit [hstconnect.com/lhs](https://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.claritev.com/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](mailto: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. 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