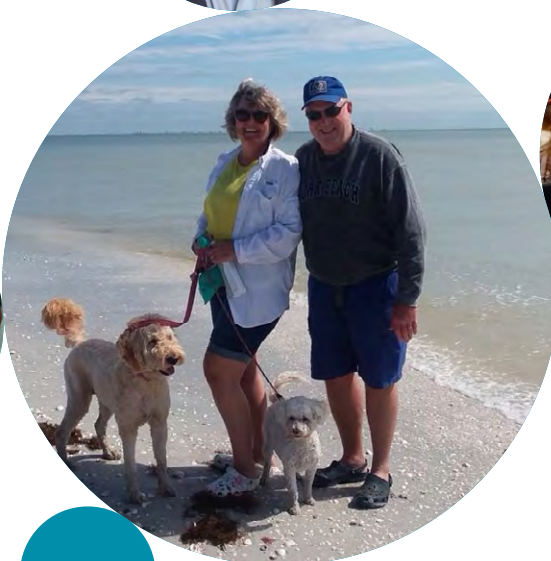


MEMBER
QUARTERLY



CONTENTS

A Note from CEO Dorsey Morrow1

Member Story.....3

Monthly Member SharePower5

Becker's Healthcare Podcast Interview.....7

Refer A Friend8

Liberty HealthShare Earns Highest Rating8

Health & Wellness with Amy9

Employee Spotlight.....11

Check-in with VP Robert Kintigh13

Liberty HealthShare and Akron Children's15

Let's Talk About HST Connect17

Monthly Devotions with Pastor Wes21

FAQs.....23

Liberty HealthShare Member Information24





I have said many times that it is the member voice that leads us to new program development at Liberty HealthShare. We listen to what you need, and act accordingly. Keeping true to our tradition, I write to give you a sneak peak at a new program we are developing and will launch in the weeks to come, our Member Assistance Program (MAP). This program seeks to help members who find themselves in difficult situations where a little assistance will make a profound difference in their quality of life.

The MAP includes a medical bill assistance component (MBAP), which provides discretionary member sharing for medical expenses that are eligible under the Sharing Guidelines but exceed a member's per-

incident or annual sharing limits. Additionally, this support is also available for Durable Medical Equipment expenses that fall outside the standard sharing limits, yet align with our ministry's mission and values.

Life is complicated and situations arise that cause hardship. We want our ministry to be a source of support in those circumstances.

Here are some facts about the new MBAP program:

Program scope

MBAP is a supplemental program and does not alter or expand the Sharing Guidelines. Any additional member sharing is discretionary, subject to available SharePower, and may be granted, denied, or modified at the sole judgment

of a Review Committee comprised of two members of the Liberty HealthShare Senior Management team and three current members in good standing with the ministry.

Eligibility requirements

To apply for the MBAP program, the member must be an active member in good standing for a minimum of 12 consecutive months preceding the application, have followed all processes established by Liberty HealthShare and the guidelines, and have applied for all available financial support from third-party resources, including the medical provider.

Requests eligible for sharing:

- Medical expenses that will or have exceeded the member's incident or annual sharing limits.
- Be FDA approved and/or recognized as medically necessary by the American Medical Association (AMA).
- Durable Medical Equipment to assist with independence or daily living.
- Must create a clear financial hardship, not merely an expensive bill.
- Must be supported by documentation from a licensed medical provider, which may include medical records, treatment plans, or professional statements detailing necessity.
- The subject medical bill must not be older than 180 days and be with a provider that accepts sharing from Liberty HealthShare members.

MBAP Sharing

Additional sharing will be facilitated only with available SharePower or specified donations. A total annual amount available for additional sharing will be established by Liberty HealthShare leadership at the beginning of each year. Members are eligible to apply for additional sharing through the MBAP only once during their membership with the ministry.

Application process

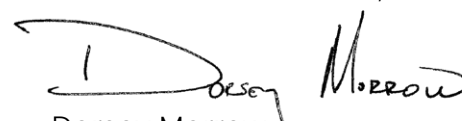
An application form will be available on the Liberty HealthShare website very soon.

Liberty HealthShare staff will verify eligibility criteria.

Eligible applications will be submitted to the MBAP Review Committee.

We will share more information on this new assistance program in the days and weeks ahead. As always we covet your prayers, support, and ideas as we strive to deliver the absolute best experience we possibly can for you – our valued members!

In His Love and Service,



Dorsey Morrow
Chief Executive Officer

Member Story

Rebecca Monroe

Being a Liberty HealthShare member has meant more than just financial support for her medical needs to Rebecca Monroe. It has meant having someone on her side.

Rebecca and her husband, William, were both blessed to retire early.

After paying \$1,500 a month and a \$15,000 deductible for their insurance coverage, they began to consider an alternative to marketplace health insurance.

"We did that for one year and then we needed to find something better," Rebecca said.

Their financial advisor suggested Liberty HealthShare and, after hearing positive experiences from former work associates, the couple decided to become members in 2018.

"It was much more reasonable," she said.

One of Monroe's initial worries about switching to healthsharing was her preexisting condition—she had previously undergone a partial colon removal.

However, in 2019, she faced an even greater challenge when she was diagnosed with breast cancer.

When Monroe needed to see a specialist at a cancer facility on the east coast of Florida, she was initially denied an appointment because the facility classified her as not having insurance. Unsure of what to do next, she contacted Liberty HealthShare for assistance.

To help her provider's staff understand how healthsharing works, a Liberty HealthShare representative offered to call the provider and advocate for her.

"She said, 'Let's just do it together.' What company does that anymore? I felt like she was on my team," Monroe said. "She got it figured out with the provider."

(cont'd on pg 6)

Everyone's
always been
very kind and
human.



Liberty Unite

A top-tier program that offers the opportunity for the highest level of member sharing.

Up to \$1,000,000 (per incident) of fair & reasonable eligible medical expenses are shareable after the Annual Unshared Amount (AUA) has been met.

STARTING
AT \$261 PER
MONTH

• NO CO-SHARE •



Compare your current program with Liberty Unite



SharePower Received

\$8,293,950

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



Medical Expenses Shared

\$5,945,167

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received

\$8,047,697

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:

\$2,348,783

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



(cont'd from pg 3)

In her time with the ministry, Monroe has seen a shift in how healthcare providers recognize healthsharing.

"Seven years later, it's so much easier to use Liberty HealthShare down in Florida," she said.

She and her husband spend eight months of the year in Florida and then summer in Wisconsin, where she believes healthsharing is still gaining traction.

In addition to affordability, what Monroe appreciates most about Liberty HealthShare is the personalized customer service.

"Even when some of our medical bills took longer to process in 2019 and 2020, I



always received kind and helpful service," she said. "Everyone's always been very kind and human. And that's what I tell people now."

Outside of Liberty HealthShare membership, Monroe's life is full of joy and purpose. Her youngest daughter married in 2025, adding another source of excitement to family life with five grandchildren.

Monroe's biggest passion is rescuing animals and encouraging others to do the same.

"I always tell people to adopt, not shop," she says—an extension of her belief in the power of fostering a healthy community!

**[The representative]
said, "Let's just do it
together." What
company does that
anymore? I felt like
she was on my team.**

[View all our
magazines here](#)

[See how this process
works!](#)

[Read more member
stories here](#)

BECKER'S HEALTHCARE PODCAST

interview with
Dorsey Morrow



Liberty HealthShare Chief Executive Officer Dorsey Morrow was featured recently on Becker's Healthcare Podcast in an episode titled, "Community Over Coverage: Why More Americans Are Opting Out of Health Insurance."

Morrow discussed the growing interest in alternatives to health insurance and how healthcare sharing is helping families navigate rising healthcare costs.

During the conversation, he shared insights on the growing affordability challenges facing American families and the increasing demand for healthcare financing options that provide greater transparency, flexibility, and consumer control.

The discussion examined the pressures consumers face as healthcare costs continue to rise, including increasing premiums, higher deductibles, and uncertainty about coverage and claims.

Morrow noted that many Americans are exploring alternatives to health insurance as they seek greater affordability, transparency, and control over their healthcare decisions. He explained that consumers increasingly

want to understand not only what healthcare costs, but also how healthcare dollars are being used and what support they can expect when they need care.

Throughout the conversation, Morrow emphasized the importance of transparency in healthcare, pointing to Liberty HealthShare's commitment to making its sharing guidelines, financial statements, tax returns, and audit reports readily available to members and prospective members.

The interview also highlighted growing consumer interest in healthcare sharing and Liberty HealthShare's recent growth and member-focused initiatives.

Looking ahead, Morrow said improving healthcare affordability will require greater transparency, stronger consumer engagement, and a renewed focus on prevention.

The full Becker's Healthcare Podcast episode is available through Becker's Healthcare Podcast platforms and on Liberty HealthShare's website.

click here
to listen



REFER A friend

Earn
\$150

If your family or friends are among those considering health insurance alternatives, you can help them with Refer-a-Friend.

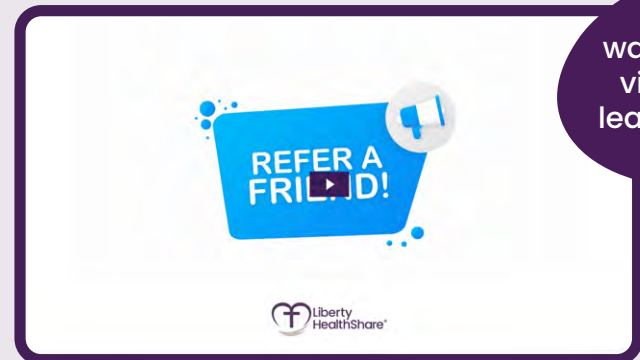
You can share your Liberty HealthShare experiences with those for whom healthsharing might be a good fit and an affordable way to manage their healthcare expenses ([downloadable materials are available here](#)).

Plus, you, as a Liberty HealthShare member, can earn \$150 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.



watch this
video to
learn more

Liberty HealthShare Earns Highest Rating



MINISTRYWATCH
Empowering Donors to Christian Ministries

Liberty HealthShare has received the highest rating among healthcare sharing ministries evaluated by MinistryWatch, earning a 4-star efficiency rating and a "Give with Confidence" score of 78.

As of June 2026, according to MinistryWatch's published Healthcare Sharing comparison **database**, Liberty HealthShare is the **highest-rated organization** based on its 4-star efficiency rating and MinistryWatch "Give with Confidence" score of 78.

"Liberty HealthShare is committed to honoring our members' trust through responsible stewardship, transparency, and a mission-driven approach to healthcare sharing," said Dorsey Morrow, chief executive officer. "This recognition affirms the work we do every day to serve our members and glorify God through our sharing community."

MinistryWatch is an independent organization that evaluates Christian ministries using data-driven analysis of financial efficiency, governance, and transparency. Its ratings are designed to help donors and members make informed decisions.

The Right Questions, The Right Answers



If you're familiar with my quarterly column (as well as our [educational blog series](#)) you know that I often advocate for our members to be active in their healthcare by asking questions. If you don't know what you don't know, then how do you know what you need to know? Say that five times fast! All jokes aside, it is important to be actively engaged in the care that you're receiving for multiple reasons. First, doing so increases the likelihood that you receive high quality services. Second, being informed from the start of a healthcare journey makes the

next steps, and your healing process, more effective. Third, you can become more aware of the costs, both monetary and physical, of your treatments. While we could break down each of those steps in detail, I instead want to explore just a few of the questions that you can ask when receiving care, and the information or positive outcome that you can expect from those questions!

The first question you should ask is what might have caused my illness or injury? You may have heard it said that the definition of insanity is doing the same thing repeatedly

while expecting different results. Don't just expect the root cause of an issue to arise without any effort on your part. Remember, your physician is just a physician, not a magician or mind-reader! At the beginning of any healthcare process, it is crucial to get to the bottom of a root cause. While this may be more apparent in the case of a rolled ankle or concussion, the genesis of an issue can be hidden in cases like blurry vision or [chronic fatigue](#). Asking this question also gives you space to explore your [family health history](#), as well as any other recurring health issues that may be unconsciously present in your day-to-day life.

The second question you should ask is what are my treatment options, and what are the upsides and downsides to each? The benefits of asking this question are twofold. First, by exploring all treatment options with your provider, you may discover an alternative or less popular treatment method that, because we are all unique individuals with unique needs, may better suit your situation and health history as opposed to the most popular treatment in a given situation. Second, by understanding the [positives and negatives](#) of a selection of treatments, your provider can help you select the best treatment for you wherever





you are in life. If you have young kids and are doing a lot of running from work to after school events to sports, then it would be beneficial to, through this question, discover a treatment option for you that may lead to less tiredness, for example!

A third question you should ask is how long should my recovery take, and will I need any [lifestyle changes](#)? Hopefully by the end of your appointment, you can have a clear roadmap ahead for your treatment and recovery. It can be very helpful to ask about what you can expect in terms of recovery, as well as any action you can take or habits you can change, that will aid in your recovery. When we receive medical care, we're not just looking for a quick band-aid to slap onto our problems. We're looking for a holistic, effective treatment plan that leads to a greater [quality of life](#). By asking for clear recovery parameters, as well as asking for any advice in terms of how you can change your lifestyle to support your recovery and future health, you are asking for the most effective outcome rather than a quick patch and an inevitable return to the doctor.

Hopefully this brief smattering of questions to keep in mind can equip and empower you during your next medical appointment, from your primary care physician to your optometrist! However, keep in mind that these aren't all the questions that are great to ask. Never be afraid to ask questions and advocate for yourself in any healthcare situation. It's your healthcare, and it's your choice! The Liberty HealthShare community is here to offer support to you in body, mind, and spirit, so be encouraged and know that [Proverbs 18:15](#) says "an intelligent heart acquires knowledge, and the ear of the wise seeks knowledge."!





employee SPOT LIGHT

Crissy Edwards likes the feeling of the wind in her face when she rides her Can-Am motorcycle, the three-wheel Ryker model. It relaxes her after days spent sorting mail and getting big projects out the door to the post office.

"The mail never stops," said Edwards, who joined Liberty HealthShare in 2019 after being urged to apply by friends. After four months in the call center, she moved to her current position.

"I like it a lot," said Edwards. "I like to help people and I like it when people can count on me. We get along in our department and Dave Burnip is great to work with as my supervisor."

A Canton, Ohio native, Edwards spent time between Ohio and Indiana growing up. From middle school on she lived in Canton and graduated from Timken High School.

Early in her career, Edwards worked as a Home Health Aide at two different facilities and was promoted





Crissy Edwards

General Mailroom and
Cleaning Team Lead

to the position of Resident Care Coordinator, managing more than 20 aides. "I love helping people," said Edwards. "Those positions allowed me to help elderly people with their daily needs." After six years in that field, she was encouraged to apply to Liberty HealthShare and was hired.

"The people, that's what has kept me here," said Edwards. "People are kind and they are committed to what they do and each other. I like the environment a lot. It's like a real family; people care about you beyond their job description. I am comfortable talking with anyone here and that is something for which I am grateful."

Edwards and her husband, Allen, whom she married in 2013, enjoy spending time with their grandchildren.

"Three of my grandchildren live in Canton, so it's easy to see them often," said Edwards. "We have grandchildren who live out of state, but we make the effort to make sure we see them at least twice a year, and usually more often than that. Spending time with them keeps us young. We look forward to it very much."

A football and basketball fan, Edwards admits that she is loyal to teams both in Ohio and Indiana.

I like to help people and I like it when people can count on me.

"I spent considerable time in both states, so I root for all those teams," said Edwards. "However, I have to admit that I was rooting for Indiana when they beat Ohio State."

As for the future, Edwards is looking forward to what is next for Liberty HealthShare. "So many good things are happening here, it is exciting to come in every day. I feel very positive about our future."

From the
desk of



Robert Kintigh

Executive VP of IT and Operations



One of the responsibilities I enjoy in my position at Liberty HealthShare is oversight of the Member Provider Services department. These employees are on the front line of helping our members and providers throughout the country daily. What makes me smile when I think about these individuals is how their commitment to providing extraordinary service is evident in their approach to their work. We are blessed to employ people in our ministry who take immense pride in assisting our members with questions, both small and complex.

We track several metrics to measure how we meet the needs of our members and providers. Consider these statistics from the second, and most recent, quarter of 2026. In that time period, our staff answered **9,535 calls** from members, and **4,904 calls**

from providers. Those numbers make for a busy day, but our team responds each time.

As you might imagine, we monitor our work to ensure that we are staying at the top of our game. Our average speed to answer a member's call is just under **18 seconds**, and even less for providers at 15 seconds. Our quality assurance team evaluates calls made to the department, and I am thrilled to share with you that our score for the second quarter is **94.74%**.

My colleagues are so much more than simply good at what they do. They care deeply about the people they are helping. They pray with our members and frequently follow up to check on members after they have had a medical procedure. It isn't something they are instructed to do, but something they do because they have a personal connection to those whom they have assisted. Friendships are built and sustained because of the quality and character of the people we hire and train to represent us.

It is always heartening for me to read some of the

reviews posted about our ministry. Here are a few that caught my eye recently.

"I've been a member of Liberty HealthShare for almost nine years, and their customer service has always been very helpful. I called with a few questions and they took the time to explain everything to me."

"Honestly, the most helpful and polite people I have ever dealt with. We have had them for years and really appreciate them."

Words like these are music to my ears. They affirm what I already know about my colleagues who serve in these critical roles.

I am grateful for your membership and look forward to serving you well the next time you need assistance.

Share your positive
experience here!

Check out these numbers as well—

Charity Navigator

★ ★ ★ ★

★ FOUR-STAR ★

Gold Transparency 2025

Candid.

30 years of sharing

EST 1995

290 new babies welcomed in 2025

2025 TOTAL SHARING BETWEEN MEMBERS

\$87,582,265

2025 TOTAL SAVINGS DUE TO REPRICING

\$230,906,962

★ ★ ★ ★ ★

4.5 Google

4.5 ★ Trustpilot

A+ BBB ACCREDITED BUSINESS

sharing in 30 TO 45 days

OVER 185901 FAMILIES HELPED

19 CONSECUTIVE MONTHS OF GROWTH

OVER 3,000 PRAYERS RECEIVED & RESPONDED TO IN PRAYERBOX

LAUNCHED TWO NEW PROGRAMS

Liberty Vision

Liberty Dental

low ADMIN RATE

89¢ of every dollar

IS SPENT ON PROGRAM SERVICES

— MINISTRYWATCH —

#1 HEALTH SHARING MINISTRY

reduced Liberty Assist AUA TO \$0

BBB ACCREDITED BUSINESS

90% MEMBER SATISFACTION RATE

increased wellness sharing

increased ancillary therapies per member per membership year to \$2,000 maximum share to

REDUCED COSTS FOR 2 CONSECUTIVE YEARS

RETURNING MORE THAN \$2 MILLION TO MEMBERS



6/16/26

PAY TO THE
ORDER OF

Akron Children's Hospital

\$ *200,000.00*

Two hundred thousand and ⁰⁰/₁₀₀ — DOLLARS

MEMO *Stark County families*

Dorsey Morrow

8 5 5 5 8 5 4 2 3 7

WWW.LIBERTYHEALTHSHARE.ORG



Listen to this interview on the Start Your Day Positive Podcast with Katy and Bobby from Akron Children's!

A Force for Good in our Community



When a child is facing a medical challenge, parents should be focused on their child's health and healing—not worrying about how they will pay the medical bills.

That's why we here at Liberty HealthShare are proud to work alongside Akron Children's through a **\$200,000 Sharing Hearts Fund gift** that will provide financial assistance to families in Stark and Summit, Ohio counties who are struggling with pediatric medical expenses.

For our ministry, this gift reflects a commitment that extends beyond healthcare sharing. It represents our desire to be a force for good in the communities we serve and to come alongside families during some of life's most difficult moments.

"Supporting families during difficult times is at the heart of the Sharing Hearts Fund mission," said Dorsey Morrow, chief executive officer of Liberty HealthShare. "We are honored to partner with Akron Children's, an organization that has earned the trust and admiration of families across Northeast Ohio through its unwavering commitment to

exceptional pediatric care. This partnership reflects Liberty HealthShare's desire to be a force for good in our community. Through our Sharing Hearts Fund, we are grateful for the opportunity to help ease the burden facing families whose children need medical care."

Akron Children's has been serving children and families for more than a century and is widely recognized as one of the nation's leading pediatric healthcare systems. Every day its physicians, nurses, and caregivers provide compassionate care to children across Northeast Ohio. This initiative is rooted in a shared belief that children deserve access to quality healthcare regardless of a family's financial circumstances. Through this initiative, funds will be administered by Akron Children's to assist eligible families from Stark and Summit, Ohio counties with

medical expenses related to their children's care.

For Christopher Gessner, president and chief executive officer of Akron Children's, the gift represents an investment

in the health and well-being of local children and families.

"This investment will help remove financial barriers that can stand in the way of a child's care and provide meaningful relief to families when they need it most," Gessner said.

"Together, we have an opportunity to make a lasting

difference in the lives of children and families across Stark and Summit counties."

The gift also reflects the purpose of the **Sharing Hearts Fund**, which exists to support individuals and families facing healthcare-related challenges. Every dollar awarded through the fund comes from donations and grants that are separate and distinct from the SharePower of the Liberty HealthShare ministry.

*"Together, we
have an
opportunity to
make a lasting
difference..."*

*Christopher Gessner,
President and CEO of
Akron Children's*

Let's Talk About *HST Connect*

One of the foundational principles of the Liberty HealthShare community is our members being informed, considerate, and thoughtful consumers who make healthcare decisions that are good not only for themselves, but for the entire ministry. Liberty HealthShare is here to equip and empower our members to be able to do just that through clearly structured programs, a dedicated and knowledgeable employee base, and tools and resources at your fingertips! One of the most powerful tools available to you as a Liberty HealthShare member is HST Connect, so let's break down that resource and learn about how it can be helpful to you on your healthcare journey!

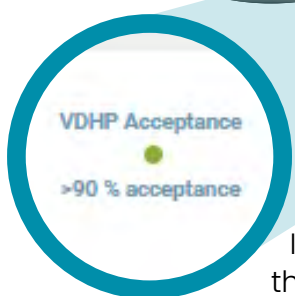
Why HST Connect Matters to You

Why should you as a Liberty HealthShare member utilize HST Connect in your healthcare journey? First and foremost, HST Connect is your primary tool for locating high-quality providers who may have a high likelihood of accepting fair and reasonable pricing. Without great providers, there can't be great medical services! Furthermore, through HST Connect you can submit balance bills to the Patient Advocacy Center to have them negotiate on your behalf as balance bills are not eligible for sharing. Hopefully by utilizing the right providers that you find through HST Connect you can avoid any unexpected balance billing! So, how does HST Connect help you find providers?

Color Coded? Clear Choices!

HST Connect has a handy system of color coding which assists with locating a provider, as well as detailing the provider's acceptance rate for fair and reasonable pricing and even their quality rating. Choosing to utilize a provider who has a lower acceptance rate or with limited experience in a given procedure increases the likelihood that you will receive a balance bill or the chosen provider or facility not being willing to work with a healthcare sharing ministry like Liberty HealthShare. Let's go from the bottom up.





If you see a light blue circle, there is not enough experience with that provider to determine their acceptance rate. If you see a red circle, that provider has an acceptance rate below 75% or pricing above 250% of Medicare allowable amount. If you see a yellow circle, that provider has between a 75–90% acceptance rate. If you see a green circle, that provider has above a 90% acceptance rate. If you see a purple star next to a provider, that provider has explicitly indicated their participation in the PHCS Network and therefore has a high likelihood of accepting fair and reasonable pricing.

Quantity and, More Importantly, Quality

Additionally, you can identify a provider's quality rating displayed in a simple, easy-to-read star system. Five stars is the highest rating for a provider in terms of quality, so

Liberty HealthShare®

Hello, Liberty! Messages Sign Out Your Doctor

Price a Procedure Find a Provider Submit Balance Bill

Found: 51 Sort by: Distance MAP RESULTS REFINE RESULTS FILTERS Select To Print

Provider information contained in this directory was last updated on 02/17/2026 and therefore may have changed. Before scheduling your appointment or receiving services, please confirm this is a Participating provider, their location and if the Provider is accepting new patients or call us at (855) 585-4237. Please note that results are limited to a maximum of 100. For more specific results, please search by the provider's name.

Provider Name	Address	Phone	VDHHP Acceptance	Distance	Quality Rating
AKRON General Medical Center	General 1 Akron General Ave, Akron, OH 44307	(330) 344-6000	>90 % acceptance	16.90 mile(s)	★★★★★
Alliance Community Hospital	General 200 E State St, Alliance, OH, 44601	(330) 556-6000	>90 % acceptance	18.10 mile(s)	★★★★★

Phone: 855.585.4237
Email: info@libertyhealthshare.org

Nominate a Provider Privacy Policy Terms and Conditions

© Copyright 2026 HST All Rights Reserved.
CPT © 2025 American Medical Association. All Rights Reserved.

you should utilize the provider database in HST Connect to ensure that you're visiting providers who offer a high standard of care! Furthermore, it's important to remember that there is a difference between a provider and a facility. A provider is the healthcare professional who is performing your service. Examples of providers include physicians, specialists, or surgeons. A facility is simply the location where a service is performed. Examples of a facility include a hospital, an outpatient surgery center, or a clinic. Through HST Connect you have access to only the provider portion of the PHCS Network in your search. Facilities are not included in your PHCS provider network search through HST Connect, as a facility cannot be contracted with the PHCS Network like a provider may be.

(cont'd on pg 19)

(cont'd from pg 18)

Location, Location, Location

So how can you see where a provider that you wish to utilize practices, and do you have to utilize a specific facility to receive your care? There are great answers to both questions! First, to find out a provider's location in HST Connect, select the provider's name and review the provider's quality rating. Then, click on "details," which should be located below the provider's phone number. Once done, you can view the facilities where the provider has privileges or permission to practice. This information can help you make informed healthcare decisions, and because Liberty HealthShare believes in empowering our community to make good choices, our members have access to facilities on an open-access basis.

This means that you can choose the facility, or the location where the provider you are seeking to utilize practices, that best matches your needs! This can enable you to select the highest quality providers available to you without restrictions! Keep in mind, however, that it is good practice as a proactive healthcare consumer to contact a given facility's billing department prior to service to discuss their billing practices, inquire if they can send your

bill directly to Liberty HealthShare, and discuss any potential additional costs.

Best Practices, Best Results

Okay, we know that HST Connect is a powerful search tool in your healthcare journey, but are there some best practices when utilizing it when searching providers for your healthcare needs? There are two important steps that you can take to assist you when searching for a provider. First, search using your ZIP code as that will provide you with the most accurate search results. Second, set your search radius to no more than 100 miles for the most complete results. If you're unable to locate a PHCS Network participating provider or have questions about quality ratings and any other concerns, please contact the Liberty HealthShare Care Navigation Department! One of our skilled, kind, and knowledgeable facilitators can provide you with additional guidance and assist you in navigating your healthcare options!

All About HST Connect



HST Connect can be an incredible tool in your toolbelt as you build up a healthy and happy life within the Liberty HealthShare community. You can locate providers, learn about their quality of service, and utilize the Patient Advocacy Network to negotiate balance bills on your behalf. In addition to contacting the dedicated team here at Liberty HealthShare, searching providers on HST Connect is one of

the best practices you can implement into your process as an informed and considerate consumer of healthcare! Don't be afraid and dive right in to the vast knowledge pool that is HST Connect and remember that we are here to help you every step of the way!



Find more installments on our blog! If you have topics which you would like for us to cover in future installments, send an email to communications@libertyhealthshare.org.



Monthly Devotions

with Pastor Wes

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

Freedom that Endures

Where the Spirit of the Lord is, there is freedom. – 2 Corinthians 3:17

As we remember 250 years of the United States of America's story, it's hard not to feel the weight of it all: the sacrifice, the vision, and the hope that gave birth to something new. Generations have come and gone, each carrying both the promise and the burden of freedom.

And yet, in quiet moments, Scripture gently reminds us that the truest freedom we will ever experience does not come from a document or a declaration, but rather from the presence of God. Remember true and lasting liberty comes from God.

"Where the Spirit of the Lord is, there is freedom," reads 2 Corinthians 3:17.

There's a kind of freedom we can celebrate with fireworks and flags. And then there's the kind of freedom that reaches deep into the soul and frees us from fear, from shame, from striving, and from trying to prove ourselves.

That's the freedom Christ offers.

As a nation, we've been given much. Opportunities. Rights. Voices. But with time, it's easy to confuse being free with living free. One is granted; the other is cultivated. The truth is, we can live in a free country and still feel bound by worry, comparison, past wounds, and sin we can't seem to shake. That's where Jesus meets us. Not in the celebration alone, but in the quiet places where we long to be made whole.

He doesn't just give us freedom to do what we want. He gives us freedom to become who we were created to be.

And so, as we remember this milestone, maybe the invitation isn't just to look back in gratitude, but to look inward with humility.

To ask ourselves:

Where have I mistaken independence for surrender?

Where have I held tightly to my rights, but loosely to God's presence?

Where might God be inviting me into a deeper kind of freedom?

The freedom of Christ doesn't lead us away from God. It draws us closer.

It softens our hearts.

It opens our hands.

It turns our attention outward, helping us to love others more genuinely, more sacrificially.

Maybe the greatest way we can honor the gift of freedom, both spiritual and national, is not in how loudly we celebrate it, but in how faithfully we live it.

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.

We pray for those awaiting screening and test results, and those who are learning to live with a new diagnosis. Lord, give those in this season peace, wisdom, comfort, and guidance.

We pray for those who are recovering from medical treatments or surgery. Lord, you are the true healer, and we trust in your power and restoration for those who need it.

We pray for those, young and old, who are dealing with ongoing disorders or sicknesses. Lord, you created each one of us with love and care, and we pray for your support and guiding hand throughout these difficult times.

We pray for those who are dealing with loss. Lord, you have promised peace that passes understanding to those who trust in you. Please provide that peace for those who grieve and remind them that you have promised that those who grieve will be comforted.

We pray for those going through a time of transition or difficulty. Lord, you are the good shepherd who guides and cares for us. Be with those who are navigating unknown waters.

We pray for those who are experiencing the joy of pregnancy. Lord, you know what it is to love your children unconditionally. Please be with those experiencing any difficulties as they journey through what can be a testing time for a family.

We pray for those who are dealing with depression and any other mental illness. Lord, we know that complete joy can only come from you. Send your Spirit upon those of us who need your comfort.

We pray for those who are ministering and witnessing to others. Lord, we pray that your Spirit would be with those spreading your Gospel to the glory of your name.

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.

Frequently Asked questions



What should I do if a provider with a purple circle in HST Connect does not accept Liberty HealthShare?

If you are unable to locate a provider who accepts Liberty HealthShare utilizing HST Connect's provider search feature, please contact our Care Navigation team by calling 855-585-4237. Our knowledgeable and dedicated team members have additional resources and outreach capabilities that go beyond HST Connect's standard provider search, and they may be able to identify providers or alternative options that may not be identified through HST Connect.

Do I need to provide my Member ID Card at the time of service or should I present myself as a self-pay patient?

Please bring your Liberty HealthShare Membership Card to all medical visits and ask your provider to bill directly to Liberty HealthShare. The necessary billing information your provider will need is located on your Member ID Card, and any provider can submit medical bills directly to Liberty HealthShare. Once medical bills are received, they are repriced to **fair and reasonable costs**. This process helps ensure that all fair and reasonable eligible medical bills are considered for sharing while also protecting Member SharePower.

Members always have the option to present themselves as a self-pay customer if they prefer. However, should you choose to self-pay, your submitted eligible medical bills will still be repriced to fair and reasonable costs, and the eligible portion will be considered for sharing in accordance with the Sharing Guidelines. This means you may have an increased likelihood of receiving a balance bill, which are not eligible for sharing.



Why was I charged an additional \$75 along with my suggested monthly share?

Each membership year, on your annual renewal date (the month you originally enrolled), a \$75 Annual Renewal Fee is due. At that time, your Annual Unshared Amount (AUA) also resets for the new membership year.



How do I ensure Liberty HealthShare receives the correct information if I receive a vaccine at a pharmacy?

Please ask the pharmacy to provide you with an itemized receipt (proof of payment) and a copy of the vaccine information sheet or pharmacy printout. These documents typically contain everything needed to submit your eligible medical bill for sharing.

Important Liberty HealthShare Member Information

HST Connect: Provider Network

Visit hstconnect.com/lhs or call 1-800-922-4362

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 form found in your ShareBox.

An electronic prenotification form is available for your provider in our Provider Portal. Urgent prenotifications should be called into our Prenote department at **855-585-4237**.

Member Services

Need Member Services support? We encourage you to use [ShareBox](#) or call us at **855-585-4237**.

You may also email us at info@libertyhealthshare.org.

We will address your inquiry as soon as possible.

Telehealth, Discount Program Reminder

New members should look for and access their digital Careington “Welcome Kit” for cost savings tools, telehealth for physical and mental health, and discounts on prescriptions. 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