

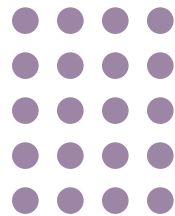
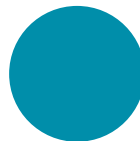
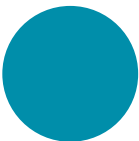
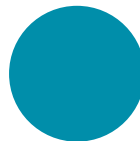
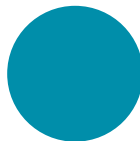
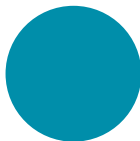
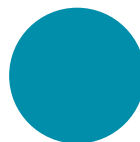
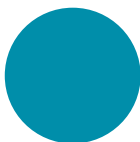
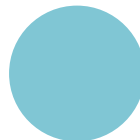
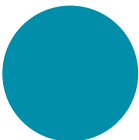
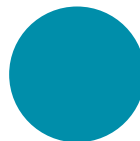
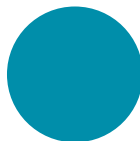
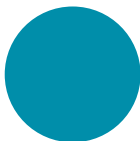
MEMBER QUARTERLY

Q2  
25



30 years of  
sharing  
1995 - 2025





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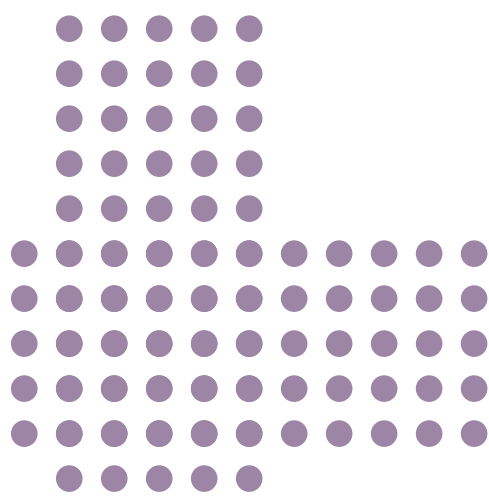
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*Those who read my*

column regularly know that I have often spoken of my desire that Liberty HealthShare become a force for good locally, on the state level, and nationally. It is both an honor and a real pleasure to announce we launched our Sharing Hearts Fund for Pediatric Wellness on April 2.

A charitable fund using resources created through generous donations, the fund was launched with the purpose of helping Stark County residents in need with procedures related to pediatric wellness. I am delighted to share the news that our initial foray into this charitable giving program was a success. We were able to help multiple children from Stark County families with awards totaling approximately \$25,000 for procedures such as physical exams, dental exams and teeth cleaning, vision exams and eyeglasses, and hearing tests. Children helped by these grants ranged in age from 3 to 17. Additionally, we were blessed with the opportunity to expand our scope this one time to help a child suffering from cancer, and another with extensive dental issues.



We are proud of this inaugural venture into leveraging



resources to make a difference in the lives of these kids. Because of this charitable effort, important medical needs that would otherwise have gone unmet were able to be addressed.

As you might imagine, the response from the families who received funding was incredibly positive. In some instances, the lack of the needed medical procedure had a profound impact on the quality of life for the child. It was heartening to read the responses from our awardees as they talked about the way this funding will make a difference in their child's life.

We had plenty of help in launching the Sharing Hearts Fund. I'm grateful that our local newspaper, The Canton Repository, signed on to be our partner. Their key role was to help make sure the residents of Stark County knew of this opportunity. They certainly did, devoting six full-page ads in the printed newspaper and regular advertisements on their online site. We could not be happier about the way The Canton Repository stepped up to help us be successful in our pioneering launch.

We also had community partners to help us spread the word to families likely to have an interest in this type of support, as well as assist in evaluating grant requests. Our Application Review



Committee was made up of Stark County leaders who work in fields related to the well-being of residents, including representatives from social service agencies and churches. In addition to my colleague Amy Hagen, Liberty HealthShare vice president of medical services, committee members include: Jenn Warner, executive director, Legacy Project of Stark County; Scott Schnyders, chief executive officer, Refuge of Hope; Amanda Anschutz, president, Compassion Delivered, and Rev. Walter Moss, retired senior pastor, Canton Foursquare Church, and current community leader. This group gave freely of their expertise and time, and I am grateful for their connection to our ministry.

*With immense pride and excitement,* I share the news that we will launch the second round of funding for the Sharing Hearts Fund this fall. Armed with great advice from our Application Review Committee, we are bringing about several changes in hopes of making it easier for families to find medical providers to perform the funded procedures, thereby increasing the number of applicants.

The Sharing Hearts Fund is, of course, separate and distinct from our efforts with our members. All funds for this charitable arm of Liberty



FROM THE GENEROUS  
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**HAS BEEN GRANTED TO**

**STARK COUNTY,  
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**WITH CHILDREN  
RANGING  
FROM**

**3 to 17**

**YEARS OLD.**

**HELPING WITH MEDICAL NEEDS LIKE:**

**PHYSICAL EXAMS • DENTAL EXAMS • VISION EXAMS • HEARING TESTS**

HealthShare are separate and distinct from Liberty HealthShare members' sharing dollars. However, launching this fund has increased our visibility throughout the region and caused many to want to learn more about our mission. It truly is a win-win for everyone involved.

I hope you will draw some measure of pride and honor from this work as our Father is using this ministry to care for underserved children in our local community.

In His Love and Service,

Dorsey Morrow  
Chief Executive Officer







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

# Five Employees Recognized for *Outstanding Contributions and Dedication*

Liberty HealthShare recently honored five outstanding employees with individual achievement awards, including the presentation of its two highest honors. The awards celebrate employees who consistently achieve excellence in serving members, supporting colleagues, and embodying the organization's mission, vision, and values.

The recognition, given at the ministry's annual All Employee Summit, highlighted exceptional contributions made by employees across departments. The two top awards — Liberty Award and Ambassador Award — were presented to Tameka Stewart, mailroom and cleaning specialist, and Ta-Tanisha Owens, senior resolution advocate, respectively, for their exceptional commitment, leadership, and impact.

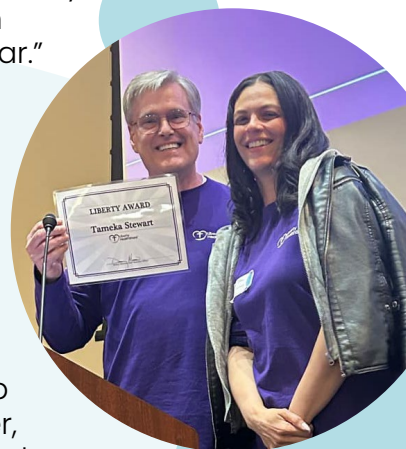
Three additional employees received special recognition for their significant achievements and

contributions throughout the year. These honorees were praised for their problem-solving skills, team spirit, and unwavering commitment to delivering excellence in every facet of their work, whether serving members or their co-workers. The awards presented were: Excellence in Action Award, Rayna Price, manager of Medical Bill Processing; Impact Award, Troy Tarr, director of Information Technology, and Rising Star Award, Frank Codispoti, senior accountant.

"Our employees are the heart of our ministry, and it is an honor to recognize those who go above and beyond in their service," said Chief Executive Officer Dorsey Morrow. "These awards reflect our deep appreciation for individuals who not only go the extra mile but who also personify the very essence of our mission, vision, and values. Their dedication, integrity, and passion for excellence set a powerful example for all of us."

He continued, "We are proud to celebrate their achievements and the positive influence they have on our ministry in this, our 30th anniversary year."

The All Employee Summit provided a day for Liberty HealthShare employees to be in fellowship with each other, "Dream Big," and participate in workshops and brainstorming to drive innovation that will benefit the ministry and its members.





# Cultivating a Strong Healthcare Community



A healthcare community is only as strong as its members, and its members are only as strong as the support they receive from each other. This is a core reality for the Liberty HealthShare community, and one that our ministry takes very seriously! While Liberty HealthShare members are parts of a greater whole, they are also members

of their unique local communities. We have members from all over, and as such we all experience different challenges, and opportunities, when it comes to promoting health for those around us.

As we kick off the summer, let's take a broad look at some of the ways you can be a force for good pertaining

to healthcare in your local community!

## *Donate Blood*

June 14th is [World Blood Donor Day](#). Even in times without dire straits, such as a natural disaster, communities constantly require a steady supply of blood donations for a [variety](#) of medical procedures. If you're able to, [giving blood](#) is often an easy (and rewarding) action to assist those in your community! A [single instance](#) of blood donation can save up to three lives! The Red Cross has no shortage of [blood drives](#) that you can participate in, so if this is something that you're interested in to help your community look for upcoming dates at colleges, hospitals, non-profits, and more!

...

## *Participate in Studies*

Maybe it doesn't sound like the most fun to some of you, but assisting in

research is the way that our understanding of health and treatment is advanced and improved for all of us. There isn't a definite form that these studies take, either. [Look](#) into local hospitals, universities, and non-profits to see if there's a medical study that you could participate in. In addition to helping hardworking researchers gain [meaningful data](#) for future advancements, you can often be compensated in some way for your time. Helping those around you and possibly getting a little change in your pocket? Sounds like a win-win to me!

...

## *Volunteer your time*

Volunteering doesn't just happen at your local foodbank or library. There are ways you can [volunteer](#) specifically for healthcare-related needs! A great first step is to contact your local hospitals, clinics, nursing







homes, and non-profits to find out what opportunities are available for you to donate your time. Whatever your skills and passions are there is likely an [opportunity](#) for you! Just a few of the ways healthcare volunteering can manifest are assisting with administrative tasks, providing support to clinics, assisting with activities in a nursing home, or supporting disaster relief efforts with trustworthy organizations.

...

## *Establish a community garden*

Nutritional health is analogous to nutritional wealth! As far back as [World War 2](#) Americans were encouraged to grow their own gardens. While the needs now differ in 2025 from 1943, the benefits of improving your community with a garden

remain the same! Not only do you create a beautiful green space for folks to learn and enjoy, but you also now get to help provide those in your community, some of whom may not have [easy access to](#), delicious and fresh produce! The benefits of having

[vegetables](#) in your diet are well documented, so this seems like an easy way to make where you live a healthier, and better, place!

...

## *Support community wellness programs*

This final point may take a little bit more effort, but the results are worth it. Theologian Frederick Buechner is perhaps most famous for saying, "Vocation is the place where our deep gladness meets the world's deep need." When considering how to help your local community to be healthier, ask yourself where your deep gladness resides. Is it found in something that we've discussed already? Or is it

something that we haven't explored in this article? Once you know the answer to that question, you must identify your community's needs. The sad reality is that it isn't hard to find areas where our communities need support! Finally, once these two facets are in place, explore the local organizations in your community that are seeking to meet these needs and get involved! This is a step beyond volunteering your time one weekend, but consequently the rewards are great! Christ taught us in the [Gospel of Matthew](#) that "*Just as you did to one of the least of these brothers and sisters of mine, you did to me.*" Find where your talents serve a need of those near you and get involved in community wellness programs!

...



Perhaps the best way to describe Dave Burnip is as a modern-day Renaissance man. While his title at Liberty HealthShare is Director of Security & Building Operations, Burnip's interests extend far beyond his role at the ministry as he has experienced success in a number of fields.

The Ohio native, now 56, has followed his insatiable love of learning to find his way into a diverse set of roles including entrepreneur, police officer, construction company manager, window installer,



security guard—including stints at a nuclear power plant, a Christian college, and a hospital—college student, process designer, salesman, and store owner.

"I like to stay busy," joked Burnip. "Been that way my whole life. Many times, I have started something new just to prove that I could do it."

Burnip attributes his love of learning new things to his grandfather, Francis.

"I spent a lot of time with my grandfather," said Burnip. "He could do anything. I watched and learned how to work with my hands, solve problems, and do things that help people. He inspired me to be open to learning new things."

Following his high school graduation, Burnip served his country for four years in the Marine Corps.

*Our people are  
great and I'm  
proud of what  
we are  
attempting to  
do for our  
members.*

# employee SPOT LIGHT

"I picked the Marines because I believed it was the biggest challenge," said Burnip. "It put me in positions to have to do things that I never would have done on my own, like jumping off a tower with just a rope around my waist."

After completing his military service, Burnip started his own window installation company. Soon thereafter, he attended the police academy and began working as an officer with several villages in Northeast Ohio. Those experiences in law enforcement led to an opportunity at Malone University in Canton, Ohio, where he worked for 18 years as Director of Security.

"I loved Malone," said Burnip. "The university took care of me as much as I took care of it. I'm very proud of how my team and I were able to establish and maintain a safe and secure environment for that community of students."

Despite having a full-time job, Burnip began taking classes and eventually earned his bachelor's degree in business administration and accounting.





Dave Burnip

## Director of Security and Building Operations

"I'm good with my hands and with numbers, so the degree has allowed me to consider a whole range of opportunities to take my interests and establish new ventures."

Burnip made his way to Liberty HealthShare in 2019. Early in his time at the ministry he also worked at Malone and Summa HealthCare, creating days that routinely lasted 18 hours.

"I'm not sure how I did it," said Burnip. "I typically slept from 1 a.m. to 5 a.m. However, I enjoyed all three experiences. I was raising my kids, and the additional income

allowed me to provide for them in the way I wanted."

While again working on earning another degree with online classes, an MBA at Louisiana State University, Burnip's vocational focus is Liberty HealthShare.

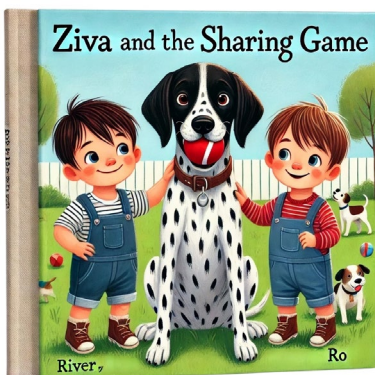
"I love my job. It has plenty of challenges and new experiences," said Burnip. "No two days are alike. Our people are great and I'm proud of what we are attempting to do for our members."

Working just one full-time job has not limited Burnip's outside interests. His need to be busy manifested as he taught himself how to use a laser engraver. This new skill led to an online store (Big Stretch Kennels) selling clothing

such as t-shirts, hoodies, and hats. Additionally, through a partnership with a company in Tennessee, Burnip has established and is marketing a brand of coffee. It is named Ziva's Blend, named

after his dog Ziva, a German Shorthaired Pointer.

"I like coffee and drink a lot of it," said Burnip. "I was thinking of creating a blend and went for it. I've already sold some."



*I've been enormously blessed. There isn't a day that goes by that I am not thankful for that gift."*

Burnip's current project is a new children's book titled Ziva and the Sharing Game. The book was created to help teach his twin grandsons, River and Rowen, how to share. Both are featured in the book.

"They are some fun little dudes, but they don't always share well," said Burnip. "I thought a book could be something that helped. It's also something they can keep forever when it is published."

Adding to the roles mentioned above, Burnip is the father of four: sons Francis, Leyland, and Ty, and a daughter, Leslie, the mother of River and Rowen.

"I've been enormously blessed," said Burnip. "There isn't a day that goes by that I am not thankful for that gift."

# Frequently Asked questions



## How do I locate a provider?

As a Liberty HealthShare member you are free to visit any provider you choose. However, selecting a provider who participates in the PHCS network may reduce your likelihood of receiving a balance bill. You can access providers who will reduce the likelihood of receiving a balance bill by logging into your **HST Connect account** and selecting "Find a Provider." A provider with a purple dot is considered "in-network." If you wish to locate a facility, use the "Price a Procedure" tab. Choosing a facility in the green will reduce the chances of receiving a balance bill, and these facilities are more likely to accept fair and reasonable pricing.

## What is a balance bill?

Balance bills are medical charges that exceed a fair and reasonable amount for a medical service. Liberty HealthShare members agree to share discounted, fairly-priced medical expenses. After an eligible medical expense has been submitted to your sharing community, it is either applied to your Annual Unshared Amount (AUA) or it is shared by other members. After receiving payment some providers send a request for the remaining balance of the expense. It is important to note that balance bills are not eligible for sharing.



## What do I do with this balance bill?

While balance bills are not eligible for sharing, Liberty HealthShare, through our partnership with **HST Connect**, provides access to the Patient Advocacy Center, or PAC, to assist members with balance bills. The PAC's goal is to arrive at reasonable pricing that is affordable for the member and the provider.

Upon receipt of a balance bill, Liberty HealthShare members should not pay the balance bill right away, but rather should upload the balance bill to the PAC through HST Connect.

The following items must be included when submitting a balance bill:

**Full Name • Membership Program • Date Of Service**

Once received, the PAC will negotiate the balance bill on behalf of the member. It is important to note that if a member has already paid a balance bill, the PAC is unable to provide assistance to that member.



*For many, retirement offers the opportunity to travel.*

Whether this means visiting the grandchildren in Indiana, escaping the winter weather with a trip to Florida, or seeing the sights in Europe, Liberty Assist goes with you.

As it is not insurance, Liberty Assist doesn't have any rigid network restrictions and allows you to see any provider who accepts Medicare anywhere in the country.

Plus, it offers sharing for medically necessary out-of-country urgent care. While Medicare does not pay for medical care received outside of the United States, 80% of the billed charges for out-of-country urgent care during the first 60 days of each trip that Medicare would have paid if it were provided in the U.S. may be eligible for sharing up to a \$50,000 lifetime maximum.

Back home, Liberty Assist can help fill in the gaps in what Medicare doesn't pay.

# You're Free to Travel with Liberty Assist

For a low suggested monthly share amount of just \$87 (age 65-69), Liberty Assist members are eligible for up to \$100,000 in sharing each year once their \$500 Annual Unshared Amount (AUA) has been met. There are no pre-existing conditions, no pre-notification requirements, and no network restrictions.

If the medical expense is approved by Medicare and aligns with the Sharing Guidelines, it can qualify for sharing with Liberty Assist. This includes hospitalization expenses, skilled nursing, out-of-country urgent care, and hospice costs.

Liberty Assist includes access to the Careington suite of services you currently enjoy so you can continue to save on prescriptions, dental care, vision care, telehealth, and more.

You can learn more about Liberty Assist at [www.libertyhealthshare.org/liberty-assist](http://www.libertyhealthshare.org/liberty-assist) or by calling 855-585-4237.



# Sharing the Hope of Christian Healthsharing

As Liberty HealthShare's Executive Director of Ministry, Community Relations, and Events, Pastor Wes Humble spends much of his time on the road traveling across the country to attend faith-based events to connect with other believers and share the hope of Christian healthsharing.

So far in 2025, Humble and his team attended seven events, with five more planned across the country this year. From leadership conferences to homeschool conventions and denominational gatherings, each event represents a vital opportunity to expand the Liberty HealthShare community and offer support to Christians seeking affordable healthcare.

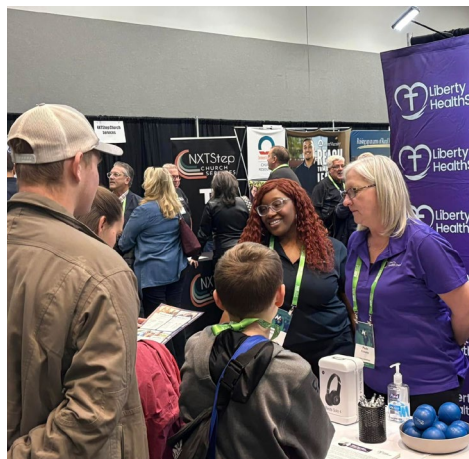
"Our purpose for being a part of these events is twofold," Humble explained. "First, to let fellow believers know



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*[People] open up  
about what's going  
on in their lives,  
and we meet them  
with compassion  
and prayer.*

---



that we exist and second, to offer something valuable to individuals and families."

Behind the scenes, participation requires intensive planning and teamwork.

"We're often there from early morning until late at night," said Humble. "With attendance ranging from 5,000 to over 20,000 people it's a significant commitment, but a worthy one."

Liberty HealthShare's goal in attending events is to meet faith-based individuals where they are through sponsorships, video presentations, distributing printed materials, live interviews, and more. The team spends time answering questions about healthsharing and how our members are empowered to support one another.

One recurring theme in conversations? People are looking for affordable, faith-based healthcare solutions.



"They're amazed to learn how our members come through for each other in times of need," Humble said.

For many attendees, it is their first time learning about healthsharing. For current members, it is a welcome opportunity to meet Liberty HealthShare staff in person.

"People are excited to see us. They feel seen, valued, and heard," Humble shared. "We even have had the opportunity to pray with people right at our table. They open up about what's going on in their lives, and we meet them with compassion and prayer."

Humble has witnessed the ministry's evolution firsthand.

"Our sharing ministry continues to grow and adapt. The Liberty Assist program is a game-changer. We've been able to reduce program costs and offer more value in multiple areas, which really helps families."

From church leaders to youth pastors and children's workers, the Liberty HealthShare Events team continues to spread the message of bearing one another's burdens through tangible, Christ-centered support.

"We want to be there for as many pastors, churches, and believers as possible," said Humble. "There is a better type of healthcare, and we're honored to share Liberty HealthShare with Christians."



# REFER A *friend*

Earn  
\$150

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

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

A current healthsharing member will receive a \$150 Visa gift card for each referred individual who enrolls and maintains their membership for two consecutive months.

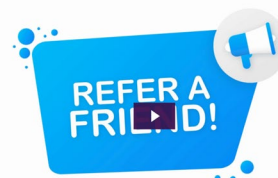
If your friends and family members are among those looking for something that better fits their needs and budget, you can share information about Liberty HealthShare to those who desire an affordable way to manage their healthcare bills. ([Downloadable materials are available here.](#))

The process is easy. Simply fill out the online form found in your [ShareBox](#) and click Submit. Our enrollment team will contact them and handle everything else.

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).

\*The Refer a Friend Program is not available in Pennsylvania, Massachusetts, or New Mexico. The number of referrals in either Maryland or Montana is limited to 6 per member per year.

watch this  
video to  
learn more



## Liberty HealthShare Represented at Small Business Expo

Liberty HealthShare was represented at the Small Business Expo in Columbus, Ohio in May where more than 3,000 entrepreneurs had the chance to learn more about the ministry and its programs.

Mark Pietrow, director of member development, and Sherri Mayle, member development team lead, spoke with many small business leaders about how a faith-based approach to healthcare might help them attract and retain employees.

They are looking forward to attending similar events in various parts of the country.

If you own a small business with fewer than 50 employees, contact Mark at [mpietrow@libertyhealthshare.org](mailto:mpietrow@libertyhealthshare.org) to learn more about how your employees can enjoy a Liberty HealthShare membership.





# Important Information for Liberty Rise Members

If you are a Liberty Rise member and approaching your 30th birthday, you have an important decision to make in addition to what flavor of ice cream to have with your birthday cake.

It's time to select a new healthsharing program as your eligibility for Liberty Rise ends on your birthday.

We are here to help you to make the right decision based on your individual or future family needs as you consider which Liberty HealthShare program is right for the next stage of your life.

You can research our Liberty Freedom, Liberty Essential, Liberty Connect, and Liberty Unite sharing programs [here](#).

## *How to make the change:*

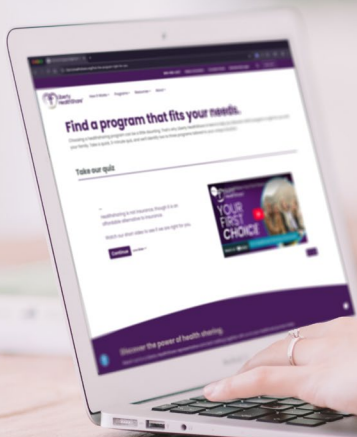
You may request this membership change through your [ShareBox](#) under the Membership tab. We do require you to submit an electronic signature authorizing this change before it is sent for approval.

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

If you have any questions or need assistance in making this change, please call our Enrollment team at 855-585-4237 and we'll be happy to help you.

If you are the parent of someone who is turning 18 and looking for their own healthsharing program, Liberty Rise might be right for them. It's a budget-friendly sharing program ideal for young adults (18-29), married couples who don't have children, and students with certain college healthcare requirements.

The suggested monthly share amount for Liberty Rise is just \$99. Learn more at [www.libertyhealthshare.org/liberty-rise](http://www.libertyhealthshare.org/liberty-rise).





# Liberty HealthShare Earns Charity Navigator Four-Star Rating

Liberty HealthShare has earned a "Four-Star" rating from Charity Navigator, ranking it among the country's best non-profit organizations.

This rating designates Liberty HealthShare as an official "Give with Confidence" charity, indicating that it is using its donations effectively based on Charity Navigator's criteria.

Charity Navigator, the nation's largest and most influential non-profit evaluator, reviews more than 200,000 organizations on their accountability and finance, impact and results, culture and community, and leadership and adaptability.

Liberty HealthShare's 90% score is its highest rating ever and is up from the previous 88% score.

"We are delighted to provide Liberty HealthShare with third-party accreditation that validates their operational excellence," said Michael Thatcher, president and chief executive officer of Charity Navigator. "The Four-Star Rating is the highest possible rating an organization can achieve. We are eager to see the good work that Liberty HealthShare can accomplish in the years ahead."

"Our Four-Star Charity Navigator rating is further validation that our members can trust our commitment to good

governance and financial transparency, and also that we're using our donor's gifts effectively," said Dorsey Morrow, Liberty HealthShare chief executive officer.

"We hope it will introduce our ministry to new supporters who can help us advance our vision to build a healthcare sharing community that exemplifies Jesus Christ and empowers like-minded people to manage their healthcare journey," added Morrow.

Liberty HealthShare has also earned a "GuideStar Gold Seal" from Candid, ranking it among the country's best non-profits for transparency and accountability.





## SharePower Received

**\$9,431,743**

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



## Medical Expenses Shared

**\$7,762,386**

The monthly amount of eligible medical expenses shared by members.



## New Medical Expenses Received **\$6,254,265**

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:

**\$1,669,357**

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





# Member Story

*Dawn and Ken Siggett*

When you finally get to enjoy retirement, handling healthcare costs is something you want to have done as easily as possible. With so many options, it can be hard to know where to turn. But for Ken and Dawn Siggett, Liberty HealthShare membership has always been an easy decision.

“Neighbors of ours introduced us to Liberty HealthShare because they had been told about the ministry by a nurse practitioner,” recalled Dawn. “The more we talked to people, the more we found who were already members.”

Out of the workforce, but still extremely active and healthy, Ken

and Dawn were happy to find a healthsharing option for them that rewarded their lifestyle.

“It didn’t make sense to continue spending as much as we were on health insurance with how healthy we are. We heard from people all the time at the start of our healthsharing journey how affordable and reasonable Liberty HealthShare programs are,” said Dawn. “Coupled with our freedom to use the provider of our choice, the processes in place, and the fast sharing times, Liberty HealthShare has been a perfect fit.”

While blessed with good health, Ken and Dawn have had some medical expenses to share during their time as members. Navigating through knee surgery for Ken and routine screenings for Dawn bolstered their belief in the power of Liberty HealthShare’s community.

“We haven’t had many major expenses, aside from a few things,”

The more we  
talked to people,  
the more we found  
who were already  
members.

said Ken. "It was an easy process to submit all the necessary forms to receive sharing. In the beginning it can be a bit of a challenge to learn the ropes, but I was always able to call and get my questions answered quickly by a kind, supportive representative."

Taking advantage of the 300 plus days of sun in their Pegosa Springs, Colorado home, Ken and Dawn love to hike, play pickleball, camp, mountain bike, ski, and even teach a few fitness classes in their community. And, even with a busy schedule and active lifestyle, they have no issue navigating their healthcare thanks to Liberty HealthShare's tools and service.

"Most of the time I'm able to just use our member tools to answer my questions

without needing to call. If I do, it's always answered quickly and clearly," said Ken.

"All the emails, newsletters, and communications we receive are incredible. We like to read everything we're sent because it's informative, well written, and keeps us in touch with what's happening in the ministry," added Dawn.

As they continue to enjoy life in community, both in Colorado and with Liberty HealthShare, Dawn looks forward to becoming a Liberty Assist member. In the meantime, they continue to do what brought them to Liberty HealthShare in the first place—share the news!

"We're always happy to tell people what program we're on and why we like it. We're very happy with what we have—we're always telling people about Liberty HealthShare and healthsharing!"



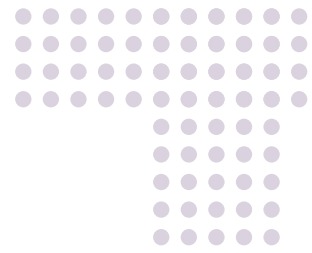
**Coupled with our freedom  
to use the provider of our  
choice, the processes in  
place, and the fast sharing  
times, Liberty HealthShare  
has been a perfect fit.**

Read all our  
magazines here

Get our FREE  
Medicare Checklist

Read more member  
stories here

# Sharing Increased for Annual Wellness Visits



Liberty HealthShare encourages our members to see their primary care physician (PCP) or other provider yearly to maintain their health and well-being.

The maximum amount eligible for sharing for one annual preventative wellness visit from a single provider, including related lab work, is being **increased to \$500** (from \$400) **effective July 1**.

Additionally, an annual preventative gynecological office visit for females will be considered as a wellness visit.

These changes are the result of feedback provided in a recent member survey and vote and make your Liberty HealthShare membership an even better value.

Wellness visits and related lab work are eligible for sharing, not subject to the AUA, nor to guideline limitations for medical expenses \$200 or less. They are, however, subject to any applicable Co-Share.

Refer to your [Sharing Guidelines](#) for more information.

## *and for* Chiropractic, Acupuncture, and Ancillary Therapies

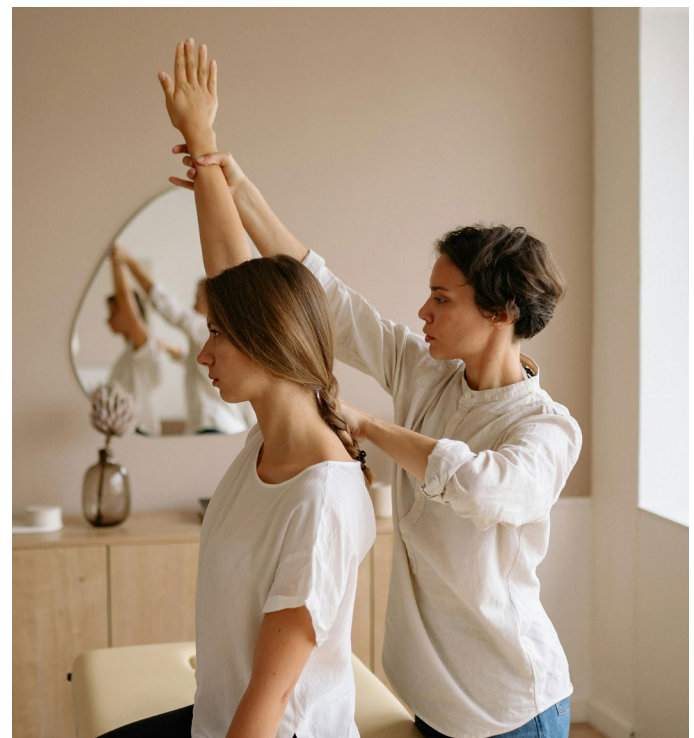
The maximum amount eligible for sharing for chiropractic care, acupuncture, osteopathic manipulative treatment, and ancillary therapies is being **increased to \$75 per visit** (from \$50) **effective July 1**.

Additionally, the maximum share limit per member per membership year (inclusive of ALL chiropractic, acupuncture, osteopathic manipulative treatment, and ancillary services) is being **increased to \$2,000** (from \$1,000). These expenses are subject to the AUA.

These changes are the result of feedback provided in a recent member survey and vote and make your Liberty HealthShare membership an even better value.

Ancillary therapies include physical therapy, speech therapy, occupational therapy, and respiratory therapy.

Refer to your [Sharing Guidelines](#) for more information.





# Mobile App A Popular Choice for Members

Since its launch last summer, more than 4,000 Liberty HealthShare members have downloaded Liberty HealthShare's mobile app.

Download the app today and get convenient access to your ShareBox, and all the pertinent membership information there, at your fingertips.

The app is available for both Apple and Android phones. To download, simply scan this QR Code with your mobile phone and follow the instructions on your screen.

Once downloaded, you will need to sign in to the app using the same username and password you now use to access your [ShareBox](#).

Just like with your ShareBox, you will be able to view submitted expenses, your AUA status, alert messages, medical bills, share limits, sharing history, membership information, additional resources, and more.

While you cannot submit medical expenses or prayer requests in the app at the present time, there will be more features coming as the app is updated.



Made for  
Apple and  
Android.



# Daily Strength from Scripture



*I've banked your  
promises in the  
vault of my heart  
so I won't sin  
myself bankrupt.*

*Psalms 119:11 MSG*

Where do you turn to for wisdom and strength in your everyday life? When you feel tired, depleted, and out of energy, what do you reach for? Are you following what the world suggests will revive and restore you, or do you rely on God's word?

Liberty HealthShare's Pastor Wes Humble explains that the Bible is more than an ancient book. It's your spiritual emergency kit and ready to be used in your daily life.

We are in a spiritual battle, and our strength comes from God and His word. Scripture helps us to stand firm when we face temptations, go through tough times, or are struggling to make it through the day. Jesus used Scripture to encourage and protect Himself, and we can do the same.

The Bible is a living, breathing guide that should be opened, memorized, and treated like a good friend—always there to offer comfort, strength, and advice.

Let's commit to keeping God's promises close and allowing His word to guide us every day. Start today by reading a verse or a chapter from the Bible and see how it can bring comfort and strength to your life.



go deeper  
with this  
video

# *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 families who are experiencing division. We ask for healing and peace in their relationships and homes.

For students attending college. We ask that they seek God's guidance for their career choices and follow His direction.

For those who have lost a husband, wife, mother, father, or child. We ask they feel God's love for them and experience His strength to support them each day.

For those who are battling various types of cancer. We ask for strength in the midst of treatment and healing for their bodies.

For those who have had a financial setback. We ask that their faith would increase and that God would provide above what they could imagine.

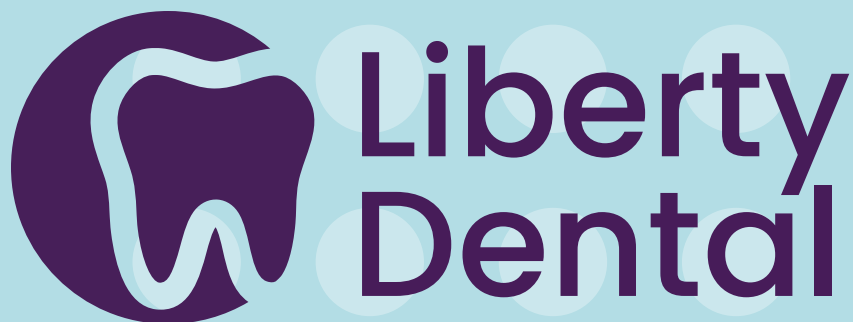
For those who have upcoming surgeries and procedures. We ask that God guide the hands of surgeons to heal and repair.

For those who desire to be strengthened in their faith. We ask that God increase their love for Him and His word.

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](#).





**Add Liberty Dental to your sharing membership during your annual membership renewal\*!**

- ✓ See any licensed dentist of your choice
- ✓ Receive up to 100% sharing of eligible dental preventative care expenses
- ✓ Monthly share amounts starting at just \$35 for an individual
- ✓ Low AUA amounts



\*Annual membership renewal is 60 days prior to your membership renewal date

Call our Enrollment Team at 855-585-4237



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

# 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, dental and vision care, and LASIK surgery. The cost saving programs, located on the dashboard section of ShareBox, are provided to members of most Liberty HealthShare medical cost saving programs for free. If you have questions, please call 833-317-4347.

## How to Update Your Membership

It's important to keep your membership information, such as your address and contact information, up-to-date in your ShareBox. This can help improve sharing times for you and all of our members. Log into your [ShareBox](#).

On the left-hand side click on “MEMBERSHIP,” and review your email, phone, and address to ensure they are correct. You can also make program changes, update your sharing name, or update your share funding.

## Enrollment Anniversary

On the anniversary of your enrollment date, you will be charged \$75 in renewal dues in addition to your suggested monthly share amount.

## Submit Medical Expenses Within 180 Days

Providers need to submit an expense within 180 days of your medical service. You can monitor submitted expenses in your ShareBox.

## Depositing and Cashing Checks

When you receive a check from Liberty HealthShare, please deposit or cash it as soon as possible. When an expense is matched to a contribution, the funds are immediately available. However, as a security precaution, checks may not be deposited after 90 days, so it's important to deposit or cash a check when it's received.

## Member Payments

All monthly shares should be sent via ShareBox. If you are unable to access your ShareBox, mail your monthly share to the following address:

**Payee: Gospel Light DBA Liberty HealthShare**

**Payment Address: PO Box 771972,**

**Detroit, Michigan 48277-1972**

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be shared or assigned to others for payment. No other member will be compelled to contribute toward the cost of your medical bills. Sharing toward any medical bill you might have by another member is completely voluntary. This program should never be considered a substitute for an insurance policy. This program is not regulated by any state insurance agency, and your liabilities are not covered by any fund, public or private. Whether or not you receive any payments for medical expenses and whether or not Liberty HealthShare continues to operate, you are always liable for any unpaid bills. [For state specific disclaimers, click here.](#)





## *vision*

To build a healthcare sharing community which exemplifies **Jesus Christ** and empowers like-minded people to manage their health care journey.



## *mission*

Shepherd the Christian tradition of healthcare sharing through prayer, education, personal responsibility, and stewardship of the community's resources.



## *values*

Faith-based  
Member-focused  
Accountable  
Innovative  
Compassionate