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Once a year we survey our members to identify ways we can enhance the services we provide. It gives us the opportunity to hear from you and bring about changes that make your Liberty HealthShare experience more meaningful. These annual surveys also provide an opportunity for our ministry to ask about your emerging needs. Information from your responses helps shape our planning. In fact, the development of the Liberty Dental and Liberty Vision Sharing Programs are examples of initiatives started based on feedback from our members.

You will soon (or may have already) receive an email with an invitation and a link to this year's member survey. If you are unable to locate it in your email, [you can participate here](#).

In addition to questions designed to gauge your level of satisfaction with your Liberty HealthShare membership, we are also looking for your feedback on a potential new program. We are considering developing a Medical Bill

Assistance Program. The program could provide support for expenses that fall outside standard sharing limits yet align with the ministry's mission and values. We are excited about this possibility and hope you will help us shape it by providing feedback.

I am happy to share the news that we recently added two new members to our Board of Directors. Joining the Liberty HealthShare Board is Patrick Gregory and Lovel Mejia. Patrick serves as the vice president and chief marketing officer at Faulkner University and has more than 40 years of marketing experience. Lovel has experience working in sales, marketing, information technology, and is a lumber inspector for Wagler and Sons Sawmill of Cottage Grove, Tennessee. Both have been wonderful additions to our ministry and are deeply committed to the mission of our organization and the ways we can impact the lives of members.

I will close my column this quarter by reminding you that we are always looking for those in our community who

want to help us identify new members, and earn revenue by doing so, by participating in our Share the Power Ambassador Program. The program has allowed members like you to earn money by helping to identify individuals and families who are a good fit for our ministry. We will do all the hard work, and you can focus on sharing your experiences with those in your circle of influence who might have an interest in our sharing community. If you would like to learn more, I encourage you to visit www.libertyhealthshare.org/share-the-power.

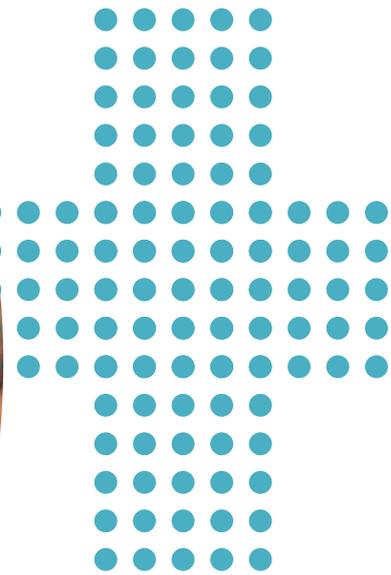
This is an exciting time to be a part of Liberty HealthShare. For 15 consecutive months we have increased our new monthly memberships, as compared to the same time a year ago. This growth is a testament to the good work of our employees, as well as the devotion and commitment of members like you. Thank you for your partnership and for all you do for our ministry.

In His Love and Service,


Dorsey Morrow
Chief Executive Officer

Find yourself talking about your healthshare?

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



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

To get started, visit www.libertyhealthshare.org/share-the-power

SHARE THE POWER

A Liberty HealthShare® Ambassador Program

Two New Board Members Elected

Two new members have been elected to Liberty HealthShare's Board of Directors.

Patrick Gregory, of Montgomery, Alabama; and Lovel Mejia, of Cottage Grove, Tennessee, have joined the board. These additions increase the board to seven members.

"We were looking for potential board members who, above all else, clearly exhibited a strong obedience to Christ and a passion to serve others," said Dorsey Morrow, Liberty HealthShare chief executive officer. "I am excited to welcome Patrick and Lovel to our board."

He added, "Patrick brings the knowledge he has gained from marketing leadership roles as well as work in faith-based strategic planning. Lovel offers insight from his work in business and as a teacher. I look forward to their contributions on our Board of Directors."

Gregory, vice president and chief marketing officer of Faulkner University since 2022, has more than 40 years of experience in marketing and video production. He holds a Bachelor of Science degree in broadcast journalism from Troy State University and a graduate certificate in marketing strategy from Cornell University.

Mejia, a lumber inspector for Wagler and Sons Sawmill, also has experience working in sales and marketing, information technology, and as an elementary school teacher. He is pursuing a Christian Counseling certification through the National Christian Counselors Association.



Patrick Gregory



Lovel Mejia

Your Liberty HealthShare Board



Don Brewer
CHAIRMAN



Stephen Doukas
MEMBER



Patrick Gregory
MEMBER



Phyllis Ingram
MEMBER



Robert Klinestiver
MEMBER



Lovel Mejia
MEMBER



Everett Yoder
MEMBER

Stay Engaged with Your Sharing Community



Whether you're a new Liberty HealthShare member or have been a part of our sharing community for several years, it's easy to stay engaged with our ministry and your fellow members. Click on any box below to be taken to that account.

And, don't forget, you can always reach out via phone (855-585-4237) or email (info@libertyhealthshare.org) when you have a question, comment, or are in need of prayer.

Facebook Member Group:

This is a private group only for Liberty HealthShare members. It's a great place to ask questions, share ideas, find encouragement, and connect with others.

LinkedIn:

The place to go if you are a small business owner, solo-entrepreneur, or gig-worker. We know you have specific questions and needs. You can find the answers here.

PrayerBox:

Whether you are using ShareBox or our Mobile App, you can seek prayer and pray for others in PrayerBox.

Instagram:

Add Liberty HealthShare to your list of followed accounts on Instagram. In just a few seconds you can check out the latest information, including profiles of our employees and members along with posts to help guide you on your faith journey

Liberty HealthShare Blog:

If you've visited the Liberty HealthShare News and Blog page on our website, you know it is filled with information, tips, and tools to help in both your faith and healthcare journeys. Did you know you can subscribe to receive a monthly email highlighting new content? It's as simple as entering your email address.

Women's Health Tips



When discussing women's health, there are more matters of importance than we have space for in this quarterly article. However, we can't let perfect be the enemy of good, so we're going to tackle what we can in the space that we have! This quarter let's talk about three topics pertinent to women's health: the importance and benefits of regular gynecological appointments, the power and necessity of preventative treatment and screening, and a "no bones about it" breakdown of osteoporosis!

After the first two months of membership an annual preventative wellness visit and related lab work for which there are no medical symptoms or diagnoses in advance are eligible for sharing up to a maximum of \$500 dollars of the fair and reasonable charges as determined by Liberty HealthShare, and this includes an annual preventative gynecological office visit for females! While not the most fun way to spend an afternoon, this is a crucial visit that you shouldn't neglect. Gynecologists can assess your risk for various

conditions and cancers, provide crucial physical exams, and answer questions that you might have no matter where you are in your life. Take advantage of your community offering opportunities for wellness support and keep up on your yearly appointments!

There are unique preventative services and screenings that women should consider. First, if you are pregnant or planning to become pregnant you can receive a variety of services, from breastfeeding support to folic acid supplement treatment, that can help get ahead of several possible complications. Just remember that you need to be a member of Liberty Essential, Liberty Connect, or Liberty Unite for six months prior to conception for maternity expenses to be eligible for sharing! Additionally, mammograms are a crucial screening for women to receive to help detect early signs of breast cancer, one of the leading causes of fatality among women, should they be present. Finally, don't ignore cardiovascular preventative treatment, as heart disease is still the number one cause of death for women. Talk to your trusted provider about steps you can take today to cut these things off before they begin!





Last, let's talk briefly about [osteoporosis](#). Osteoporosis is a progressive disease which causes significant bone density loss, and women are far more likely to develop this disease than men. In fact, women over the age of 50 have a 50% chance of an osteoporosis related fracture. No need to flip a coin though, because knowledge is power! First, watch out for symptoms like back pain, loss of height over time, an increase in stooping posture, or a bone break from a seemingly minor event. If you have had a sibling or parent with osteoporosis, the time to talk to your doctor is now as you are at a greater risk of the disease. After speaking with your physician, you can explore [treatment and prevention](#) options like resistance exercises, a change in diet, or an increase in calcium and vitamin D supplement intake.

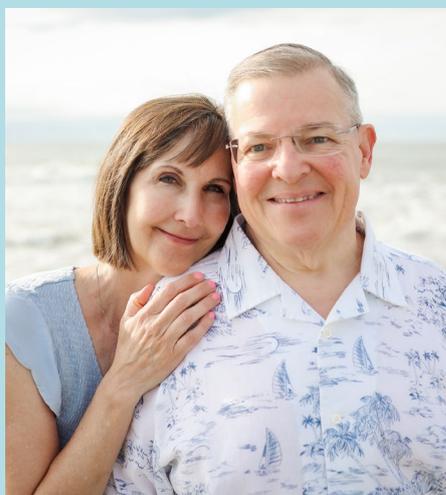
As the Bible says in [Proverbs 14:1](#), "The wise woman builds her house, but the foolish tears it down with her own hands." You have the power to take control of

your healthcare and ensure that your house stays strong and standing! Always remember that you're never walking alone on your healthcare journey. The Liberty HealthShare community is here to offer opportunities for support in mind, body, and spirit as we all travel together on the path where faith and healthcare unite!



In 1981, singer Dan Fogelberg released a song entitled "Leader of the Band" which was a tribute to his father, a high school band director. In the song he noted that his father had a "thundering velvet hand" and a "gentle means of sculpting souls." At its core, the song is a tribute to Fogelberg's father and an explanation of how music became a guiding force in the singer's life.

A comparable story can be told about Brad Brode, Liberty HealthShare's director of project management, who was introduced to music in fifth grade when he received his first instrument. His passion carried on



throughout his life, even as he changed careers from music education to positions in IT and project management.

A Ravenna, Ohio native, Brode's love with music began with his first Cornet and lessons in school.

"Music has played a role in my life ever since," said Brode. "I was active with sports, but once I started playing music, I knew that was what God had planned for me."

Brode was active in a variety of musical groups through junior high and into high school, culminating in being voted captain of the band his senior year.

"I always loved performing," said Brode, a trumpet player. "My friends and I lived and breathed music. Marching band was just one part of it. We played in ensembles and jazz band, we loved playing for audiences."



employee SPOT LIGHT.

The summer before his senior year of high school proved to be a momentous time in Brode's life. At band camp, Brode saw for the first time a pretty sophomore girl who had just transferred to Ravenna from Rootstown, Ohio. "She was quiet and shy," said Brode of his now wife, Cheryl. "I told my friends I was going to ask her out. I did and our first date was to the Randolph Fair in the fall of 1977. That is almost 50 years ago, and she has been a part of my life that entire time."

Following his graduation from Ravenna High School, Brode considered a variety of colleges and auditioned at Bowling Green State University, The Ohio State University, and Kent State University.

"Kent State was the best option for me and my family," said Brode. "I was able to save some money by commuting and it kept me close to Cheryl."

After earning his degree in music education, Brode found it easy to find teaching positions which included the responsibilities of leading several school bands.



Brad Brode

Director of Facilities and Project Management

"I didn't have any trouble finding a job, but it became clear to me that I needed to make more money if I wanted to raise a family," said Brode. "I loved my job and I loved the kids. It was a difficult decision for me to make, but I found the courage and brought about a career change."

With an interest in computers, and some additional education, Brode left the music education field and worked in positions of increasing responsibility for nationally known organizations such as Electronic Data Systems (EDS), the National Aeronautics and Space Administration (NASA), and Hewlett Packard before coming to Liberty HealthShare in 2018.

"I've been very blessed to have the responsibilities I've had," said

Brode. "I enjoy working with people and helping them. It suits my personality well."

A band director who transformed himself into a project manager, Brode knows well how the elements of each profession have melded together to shape his career path.

"Think about what you do as a band director," said Brode. "You work with a lot of people to make sure they are doing their part. The same could be said of project management. You corral people and make sure their tasks are done. In both circumstances, the people you work with must trust you and feel confident that you care about them. In many ways, the second half of my career is a natural extension of my early days in music."

Throughout his life, Brode has kept faith central to his approach to all things. "My mom is the parent that I talked with the most about faith," he said. "My dad went to church, but it was not something we talked a lot about. Faith was part of our lives, and I thought I had the perfect life as a kid."

Brode and Cheryl have two grown daughters, Brittany and Chelsea, the latter of whom with her husband, Allan, have sons Levi and Leo.

I enjoy working with people and helping them. It suits my personality well.

"I'm already thinking about ways to introduce music to my grandsons' lives," said Brode. "Levi, our oldest, likes to sing along with songs that he knows. I smile when I realize he has a great sense of pitch. I can't help but think he may already share my love for music."

The tradition of handing down his love for music started with Brode's daughters. At his church, the United Methodist Church of Kent, Brode served as the director of the Youth Handbell Choir for 16 years.

"What I loved about that was both of my daughters played under my baton," said Brode. "I never had the opportunity to have them in one of my marching or concert bands, so it was extra special to have them in my handbell ensemble."

Let's Talk About *Fair & Reasonable* Pricing that Stewards Your Shares

In an effort to help members receive the most value from their Liberty HealthShare membership, we have established a new educational series of blogs and videos. The series will provide information on how to best utilize your membership and prepare you for successful interactions with your providers and our team here at our ministry. We will cover a variety of topics, presented in a "how to" manner, and address the questions you should be thinking about as you navigate healthcare issues.

It is our hope that this information allows you to feel more confident and comfortable in your planning to be a consumer of healthcare services. Our intent is to regularly send you information and to answer questions before you are faced with them in your healthcare journey. We know that an informed community is a strong community!

While we are providing you with more information via this series, we still encourage you to reach out to us with your questions and concerns. Our teams are always here and ready to help you in any way you need.

Liberty HealthShare is first and foremost a community of like-minded individuals and

families who come together under the biblical mandate of sharing one another's burdens to manage healthcare expenses. There are many safeguards and processes in place to help make this mission a reality, and one of the strongest ways this is achieved is by repricing eligible medical expenses to fair and reasonable amounts. Liberty HealthShare is not insurance, so those who only have experience with insurance may find this process confusing. What is a fair and reasonable amount? How is it determined? Why should it be important to our healthcare sharing ministry? In this article we'll dig into these questions and more!





What is fair and reasonable pricing?



Let's tackle first things first; what is fair and reasonable pricing? According to the Liberty HealthShare Sharing Guidelines, found in section XIV, fair and reasonable pricing is pricing that takes into consideration the cost to the Provider for providing the services and the Medicare reimbursement rates for such services. For a given procedure the fair and reasonable amount eligible for sharing is not a randomly selected number, but rather an amount that takes into consideration a significant number of factors.

First, Liberty HealthShare considers the Medicare allowable amount for a service. Essentially, what is the standard rate that Medicare would pay for such a service? Second, Liberty HealthShare explores the reasonable and customary charge for a service or treatment in the same

geographic area that a member will be receiving the service or procedure in. If a member in Wichita, Kansas needs an MRI, Liberty HealthShare uses the reasonable and customary charge for such a service in Wichita, Kansas to help determine what is fair and reasonable. The costs of healthcare vary based on location, so Liberty HealthShare is very cognizant of ensuring that eligible sharing matches costs appropriate to a given geographical area. Finally, depending on services rendered and area-dependent reasonable costs, Liberty HealthShare will facilitate the sharing of a percentage of costs over the Medicare allowable amount. For inpatient or outpatient facility eligible medical expenses an amount equivalent to 140% of the Medicare allowable amount is used, and for Physician or ancillary eligible medical expenses an amount equivalent to 120% of the Medicare allowable amount is used.

Okay—that was a lot of information about how fair and reasonable costs are determined, and it's clear that the amounts eligible for sharing going through a rigorous determination process. So why does it matter? We can think about this in two ways; for you the consumer and for the greater Liberty HealthShare community.

(cont'd on page 11)

Fair & Reasonable is important to you as the consumer.

As a consumer, utilizing fair and reasonable pricing can save you money without having to sacrifice the quality of your care. Not only is the internet at your fingertips to explore what reasonable medical costs are in your area, but your powerful Liberty HealthShare membership tools like HST Connect help you find providers in your area that are more likely to accept fair and reasonable pricing, reducing the likelihood that you receive an unsharable balance bill. If you're buying a car or a new TV, you do your research to discover which car or TV would best fit your needs and budget, right?

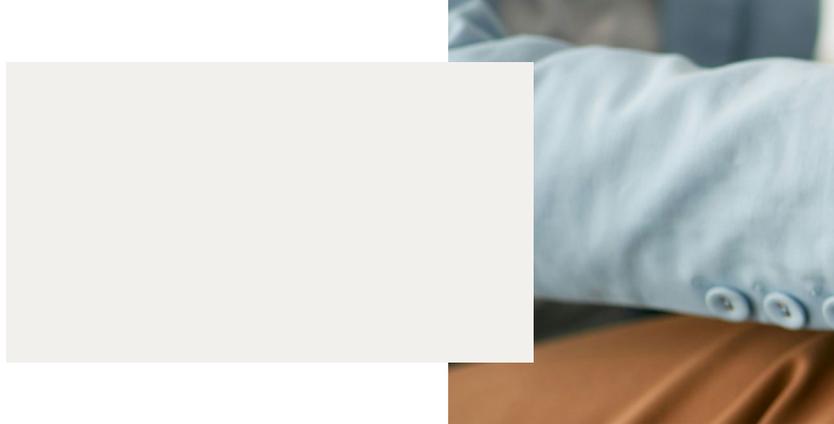
With Liberty HealthShare you have the freedom to do the same with your healthcare! Liberty HealthShare does not dictate that you must use a certain provider or facility no matter what, but we do provide you with the tools, knowledge, and freedom to explore your healthcare options and find more affordable services through the process.

You also protect yourself as a member of a healthcare sharing ministry. Liberty HealthShare is not insurance. The ministry does not, and cannot, have large reserves of money, nor does it guarantee the payment of medical bills. By doing your research when appropriate, you can better insulate yourself from unexpectedly high medical costs and have a higher chance of your eligible medical expenses being shared in full.

Fair & Reasonable is important to you as a member of this community.

This leads to the final point to consider, the impact of fair and reasonable pricing on the Liberty HealthShare community. Our community is committed to supporting one another, and when we do well in the little things, we can help our fellow members when big things arise. If you need to receive that MRI in Wichita and just accept the first recommendation from your medical provider for where to receive that service, you could possibly put a larger strain than necessary on the resources of our community.

When you take the time to explore and research your options for medical care when the opportunity is available, you are serving your fellow member as Christ has called us to do. You have time to research



Getting the Most Out of Your Membership: Fair & Reasonable

needed lab work or imaging services—you don't have time to research when you're having a heart attack. By protecting the community's funds when you have time to research, you enable your fellow members to better navigate their emergency health events.

There's a lot of information to parse when considering fair and reasonable pricing but navigating this topic is

important for the strength of our community. If you have any questions or concerns, you can always call our knowledgeable and friendly Liberty HealthShare employees at 855-585-4237 and they will be happy to help you!



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.



From the
desk of

Robert Kintigh

Executive VP of IT and Operations

I wear many hats in my role as Executive Vice President for IT and Operations at Liberty HealthShare. Among my responsibilities is managing many of the staff members in our Call Center who work each day to help our members with their questions and concerns. It is something I enjoy very much as I get to hear what you are experiencing as you utilize your membership.

The Liberty HealthShare staff members who speak with members on a daily basis are distinguished by their deep level of commitment to our ministry and our members. For them, this is far more than a job. It is an opportunity to provide comfort and support as they help members find their way through the often-complicated healthcare journey. Our staff members have a high level of affection and respect for our members. They pray with our members

and develop friendships. The care which is obvious in phone calls continues long after the calls are complete.

Our staff members are more than caring. They are highly skilled and competent in the way they conduct their work. Evidence of that statement is our quality control scores as our staff members are evaluated daily on the accuracy, timeliness, and presentation of information to members. These daily results are a source of pride for everyone here at Liberty HealthShare. They reflect the fact that when you call in for support, you receive more than a kind voice at the other end of the call. You receive accurate information, appropriate directions, and a welcoming spirit and tone from our staff members. You are the reason we exist and we attempt to demonstrate that in everything we do each day.

When you have a positive experience with one of our staff members, there is something you can do to help us spread the word about the kindness and

efficiency of our ministry. You can help Liberty HealthShare be known to new populations of individuals and families by posting a review on [Google Reviews](#), [Trustpilot](#), [Better Business Bureau](#), [Healthshare 101](#), and [HealthShare Guide](#). These platforms are regularly reviewed by people looking at healthsharing as an option. Your third-party endorsement of our services represents a powerful message to those who may consider joining the Liberty HealthShare family.

We are a ministry and you are our focus. We hustle, we learn, and we adapt based on the needs of our members. We take seriously our responsibility to ensure that you and your family have the best experience possible when interacting with our team members. You can rely on us.

Thank you for your membership and for all you do to make known the value of our ministry.

February SHAREPOWER

Our monthly report
of members'
shared resources



SharePower Received

\$8,413,101

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



Medical Expenses Shared

\$7,034,739

The monthly amount of eligible medical expenses shared by members.



New Medical Expenses Received

\$5,928,904

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:

\$1,378,362

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



Liberty HealthShare Expands Member Access to

Quality Care Through Partnerships *with* Valenz Health and Coral



Liberty HealthShare is strengthening its commitment to members and access to quality and affordable healthcare by strategically partnering with two great organizations: Valenz Health and Coral.

Through Liberty HealthShare's Care Navigation team, members can access bundled pricing arrangements facilitated by Valenz Health and Coral. These partnerships are designed to simplify the healthcare experience by establishing pricing in advance, coordinating directly with providers, and reducing the financial uncertainty often associated with imaging and medical procedures.

How It Works

When your physician recommends imaging (CT scan, PET scan, or MRI) or a surgical procedure, your first step is to

contact Liberty HealthShare's Care Navigation department.

Our Care Navigation team will review your specific medical need and then evaluate available bundled options with Valenz Health or Coral depending on which would most align with your situation. Once this is done, one of our kind and knowledgeable Care Navigation team members will facilitate access to high-quality, cost-effective, and conveniently located providers through the appropriate vendor by supporting you in scheduling and communication throughout the process.

Every case is evaluated individually to ensure that the vendor and facility selected meet your specific medical and geographic needs in the most effective manner.

Positives of Bundled Pricing

Bundled pricing establishes a single, pre-negotiated price for a defined medical procedure and related services. Instead of multiple separate bills from various providers, the care episode is grouped into one comprehensive arrangement. Here are six reasons why bundled pricing is great for you as a member.

1. Price Transparency Before Care Is Delivered

You can know the cost of the procedure in advance. This reduces uncertainty and allows for informed healthcare decision-making without waiting for post-care billing statements.

2. Reduced Risk of Surprise Bills

Services are pre-negotiated within the bundle, and because of this members are protected from unexpected charges that can occur when multiple providers bill independently.

3. Protection from Balance Billing (in Participating Arrangements)

Participating facilities agree to defined pricing terms, significantly reducing the likelihood of additional balance bills beyond the agreed bundle.

4. Elimination or Reduction of Large Upfront Payments

Bundled agreements often remove the requirement for significant pre-procedure deposits that hospitals and surgical centers traditionally request.

5. Alignment Around Quality and Value

Bundled pricing arrangements typically involve vetted facilities and providers who agree to transparent, performance-

based pricing structures focused on delivering quality care at fair and reasonable rates.

6. Stewardship of Shared Resources

For a healthcare sharing ministry, bundled pricing supports responsible cost management and transparency, helping preserve resources within the community while maintaining access to quality care.

A Unified Commitment to Member Protection and Transparency

Together, Liberty HealthShare, Valenz Health, and Coral are aligned in the goal of improving healthcare access while promoting financial stewardship. These partnerships are structured to reduce administrative burden, eliminate large upfront payment requirements where applicable,

and provide members with greater clarity before care begins.

If your physician recommends imaging or a procedure, your first step should be to contact Liberty HealthShare's Care Navigation department to explore bundled options available through our partnerships with Valenz Health and Coral. Our advocates are ready to help you access quality care with greater confidence, financial protection, and peace of mind.

REFER A friend

Earn
\$150

With the cost of everything from eggs to electricity rising, many people are looking at options for how they pay for their healthcare expenses.

If your friends and family members are among those looking for something that better fits their needs and budget, you can share information about Liberty HealthShare

to those for whom healthsharing might be a good fit and an affordable way to manage their healthcare bills ([downloadable materials are available here](#)).

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

"Inflation is a growing concern for families across the country," said Dorsey Morrow, chief executive officer. "We offer a more affordable way for Christians to manage their healthcare needs."

Morrow added, "Everyone deserves access to affordable healthcare options that align with their values."

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

The process is easy. Simply fill out the 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

Member Story

Joanna Ward

We've all heard the adage "when it rains, it pours." In 2020, Joanna Ward wasn't just caught in the rain, but in an absolute hurricane. Relationship transitions, sickness, grief, and uncertainty were the linchpins in that season of life.

"I just had a rough year in 2020. A lot of personal turmoil was coupled with a lengthy, three-day hospital stay from COVID-19, which was preceded by multiple emergency room visits for the same sickness," recounted Ward. "My best friend had passed away just a few months prior from COVID-19. To say it was scary is an understatement."

In 2019 Ward, a self-employed financial advisor without the option for employer-sponsored health insurance, heard an ad for a healthcare sharing ministry on the radio.

"When I first heard about it, I liked the idea of healthsharing. I started to do my own research to see what options were out there, and that's when I found out about Liberty HealthShare," said Ward. "The price just couldn't be beat, and I connected with the idea of being part of a ministry, sharing each other's eligible expenses rather than just paying to some large insurance company."

While the rain was pouring down and the winds were buffeting her from all sides, Ward was not without an umbrella in the supportive Liberty HealthShare community.

"When you're facing a sickness that is literally life and death, you kind of just accept that there are going to be costs. It was reassuring to know that I had a community behind me," said Ward. "I don't recall the exact numbers, but I know that I had one bill that was at least \$19,000. After my annual unshared amount was met, it was completely shared into. I had to pay \$0 of that remaining expense. It was just like, thank you God so much for this—I saw that and just cried."

(cont'd on page 20)

To know that I'm
with a ministry,
where I pray for
others and they pray
for me, is priceless.



Liberty Unite

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

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 unite



Share your positive experience with an online review



Whether they're thinking about buying a TV set, hiring a plumber, or enrolling in a healthsharing ministry, people check out what others have to say on an online review page.



Whether it's Google, Trustpilot, Healthshare 101, or another site, thousands of members have shared their experiences with Liberty HealthShare.



Some share the value they've found in their Liberty HealthShare membership. Others offer praise for our Care Advocates who assist when they call.



We're blessed to have a 4.5-star rating based on more than 1,400 Google reviews, a 4.6-star rating on Trustpilot, and an A+ rating with the Better Business Bureau. If you're one of them, we thank you.



Leaving a review is quick and easy. And you can leave the same review on multiple sites. Click on a logo to the left to leave a review on that site.



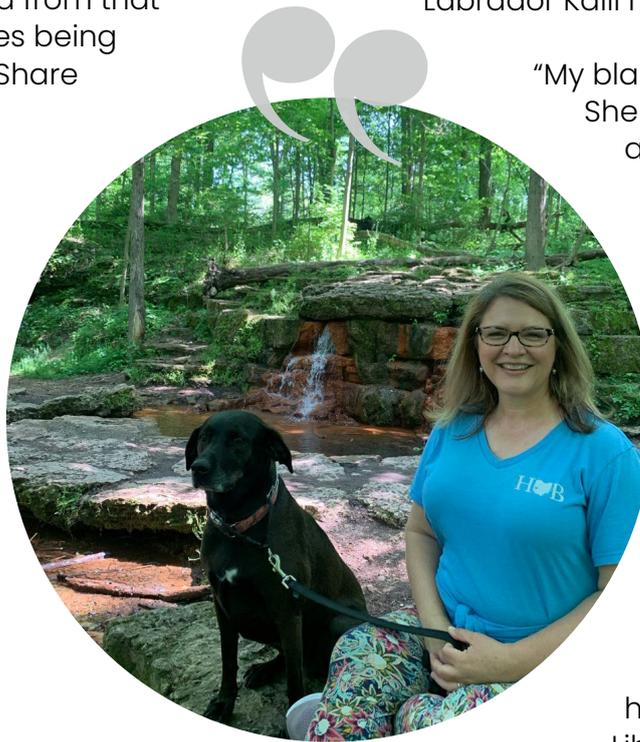
(cont'd from page 17)

Nearly five years removed from that experience, Ward still loves being part of the Liberty HealthShare community thanks to powerful member resources, consistent and reasonable share times, and the assistance provided by Liberty HealthShare team members.

"I tell people about Liberty HealthShare all the time, because it works! Eligible expenses are being shared for me in a timely manner, and calling in is easy and helpful," said Ward. "I recently scheduled a specialist appointment for carpal tunnel, and I called in and was guided through looking for my provider on HST Connect. We found that my provider was in fact a PHCS Network participating provider, so I was able to take that information into my provider and the process was just so easy."

Living in Southeast Ohio, Ward enjoys hiking and being outside, going to watch her son

play live music in the surrounding area, and, most of all, being with her 8-year-old black Labrador Kalli riding in the convertible.



"My black lab Kalli is my best friend. She goes with me everywhere, and we have such a special connection," said Ward. "I say that she's my Holy Spirit filled dog; I'll have women's Bible study at my house, and Kalli will go to greet everyone before sitting down next to someone who, I learn later, needed her presence and comfort the most. She's so wonderful."

With years left in her professional life, Ward is happy to remain part of the Liberty HealthShare community receiving, and providing, both physical and spiritual support.

"When I was going through those trials, the Liberty HealthShare community came through for me. To know that I'm with a ministry, where I pray for others and they pray for me, is priceless. There have been challenges and transitions, but I have never once regretted

sticking with the ministry. I sing the praises of Liberty HealthShare as much as I can."

**It was just like,
thank you God
so much for
this—I saw that
and just cried.**

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Monthly Devotions

with Pastor Wes

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

The Joy of Being Forgiven

Oh, what joy for those whose disobedience is forgiven, whose sin is put out of sight!

Yes, what joy for those whose record the Lord has cleared of guilt, whose lives are lived in complete honesty!

Psalm 32:1–2 NLT

The power of God’s forgiveness is life-changing. Whatever we have done—born into sin and prone to it—can be completely removed when we come to God and ask for His forgiveness. The psalmist says our sin is “*put out of sight.*” That doesn’t mean hidden away in some back room. Psalm 103 says it even more clearly: “*He has removed our sins as far from us as the east is from the west.*”

What immeasurable joy this brings to the forgiven child of God.

When I was a child growing up in a pastor’s home, I sat through many church services. Often, I felt the conviction of the message and realized I wasn’t ready should the Lord return. Sometimes that guilt would send me down the hall in the middle of the night to wake my parents and confess my latest wrong-doing.

There was no greater feeling than going back to bed knowing I had nothing to hide. No secret behavior waiting to resurface. No fear of exposure. As the psalmist writes, “*Yes, what joy for those whose record the Lord has cleared of guilt, whose lives are lived in complete honesty!*”

You can know this same joy. Jesus still takes away the stains and power of sin. Don’t live your short life ignoring your sin and ignoring God, hoping for some kind of last-minute conversion to get you into heaven. God loves you and, just like my patient parents, He wants you to come to Him, confess, and receive the joy of sins forgiven. Not once were they upset when I came seeking a clear conscience.

Come to Him—and experience the joy of the Lord in your life. Confess to Him and know the joy of a clear conscience. Follow Him and learn the way to the joy of eternity in heaven.

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 lift those who are battling addictions. We pray for breakthroughs and the healing possible through the power of the Holy Spirit.

We lift those who are awaiting medical test results or procedures. We pray for peace, patience, and a healthy path forward.

We lift the youth of our world. We pray for strong role models as they grow, and for peace surpassing understanding as they navigate their futures.

We lift those who are moving or experiencing transition. We pray that you, Lord, open the right doors at the right times and place those seeking your guidance where you would have them be.

We lift those who are experiencing pain. We pray that you give them relief and reveal solutions to help them move beyond pain to have life, and have it abundantly.

We lift those who are grieving. We pray that you give them comfort, knowing that you, Jesus, promised those who grieve would indeed receive comfort.

We lift those who are recovering from medical events. We pray that their healing would be complete and effective, and that they would know your love, God.

We lift those who have been diagnosed with cancer. We pray that you make them brave and strong, and that they know you, Lord, remain with them on the path ahead.

We lift those experiencing financial hardship. We pray that you provide, Lord, and that those in their community are your hands and feet.

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.

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