

# MEMBER OUARTERLY

2024

NOVEMBER





















































































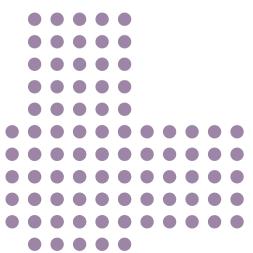




### CONTENTS

A Note from CEO Dorsey Morrow	
Frequently Asked Questions	
A Pink October	5
Member Story	
Monthly Devotions with Pastor Wes	
Refer A Friend	1
Member SharePower	
Employee Spotlight	13
Health & Wellness with Amy	15
Ministry Events	17
Liberty Dental Enrollment Information	19
Liberty HealthShare Member Information	20

Same great information, new publication cadence. As evidenced by the title of this edition, we are transitioning to a Member Quarterly, providing our members with an engaging and informative magazine four times a year. Don't worry! It's the same great stuff as the Member Monthly, but turned up a notch! In the months when there isn't a Member Quarterly, you will receive a Liberty Minute in your email (like you did in September) with SharePower information, as well as any other relevant information for that month. Enjoy!



For our November magazine, we interviewed Chief Executive Officer Dorsey Morrow as he recently completed his third year leading Liberty HealthShare.



Question: What attracted you to the position of Chief Executive Officer at Liberty HealthShare?

Answer: Originally, I was attracted to the opportunity to use my skills and experiences to help a non-profit organization. When I explored the opportunity further and realized it was a ministry, it appealed to me even more as a person of faith. The position was exactly what I was looking for at that time in my career.

Question: What has kept you here?

Answer: It is a combination of many things. I love the purpose and mission of Liberty HealthShare. It appeals to me on so many levels. I am so very honored and happy to collaborate with the staff we have at the ministry. They are dedicated, hard-working, positive, and willing to do whatever it takes to meet the needs of our members. It is inspiring to come to work each day and be around people like that.

I have an ambitious set of goals I want to achieve during my time as CEO. We have worked tirelessly to position the organization for long-term financial stability and to be a resource for people all over the country who want meaningful, cost-effective options for managing their healthcare needs that also align with their beliefs.

Question: What do you want people to think about when they hear the name Liberty HealthShare? What is the "brand awareness" you are pushing the organization to achieve?

Answer: I want to be known for trust and value. We take seriously our role in helping people find the right program to meet their needs. In a complex and rapidly changing healthcare environment, ours is the best solution for many people. We truly are a Christian ministry. We live that identity out from the beginning to the end of every business day. We have worked hard to be accountable and transparent, thereby embodying two of our ministry values. I want people to know that we do what we say we are going to do.

# Question: What are the biggest challenges facing Liberty HealthShare?

Answer: For most of my time here it has been eliminating the backlog, and we are making incredible progress toward doing that. We can see the end of the tunnel on that journey. As we close in on achieving that goal, our focus is shifting to growing our membership. We want to continue to grow the ministry as we recognize that membership in Liberty HealthShare is a transformational experience for our members. We are hopeful and optimistic about our efforts to achieve growth. Our ability and willingness to develop and launch innovative programs has attracted new members. Additionally, interest in our ministry is growing. Evidence of this is our daily inqiury total. Four times as many people express interest in membership per day than just 12 months ago. We are working hard to leverage that interest to achieve the growth we desire.

Question: Why has there been such a focus on new program development at Liberty HealthShare during your time in service?

Answer: It is absolutely one element of our plan to increase enrollment. We listen to our members and have developed programs to meet their emerging needs. That is a practice that will continue during my term here. Secondly, the healthcare industry is in a state of constant change and is difficult to navigate for most people. We want to be the most comprehensive health sharing organization in the country. It is a position we believe we have achieved and will continue to build on. If we offer more high-quality programs, the less likely our members will have to go somewhere else to meet their needs. Our commitment is to develop programs we can do well, and the inspiration for all those developmental plans is tied to our members' interests.

# Question: What gives you the most hope about the future of Liberty HealthShare?

Answer: There are so many indicators that represent a positive trajectory for our ministry. The Bible is replete with stories of faulty men and women who do something for the glory of God, and numerous examples of how He helped them succeed despite their weakness. I see God's hand at work in what we have achieved so far and in where we are going. And that is at the heart of everything we do here. We are a healthsharing organization. But before that, we are a ministry. Why are we doing that? Well, it's to bring glory to God. And we hope that by doing that, we bring others to the salvation that is offered by Jesus. So, I am really pumped. I know God will continue to bless us as long as we keep Him front and center.



Share the power of Christian healthsharing and make money while you do! To get started, visit info.libertyhealthshare.org/share-the-power

# SHARE THE POWER

A Liberty HealthShare® Ambassador Program

# Frequently Asked questions



## What should I do if I am about to lose program eligibility because of age?

If you are going to age out of eligibility for your current program (for example, will be turning 36 and are currently enrolled in Liberty Freedom), you should contact Enrollments at 855-585-4237 the month prior to your birthday. By doing so, we can help you make whatever change is necessary while reviewing what other programs may fit your needs best.

# My child, who is on our family membership, is turning 18. Do I need to have a Letter of Authorization to speak on their behalf once they become 18?

When your child turns 18, we do require a Letter of Authorization on file for you as their parent/guardian to have permission to speak to a Liberty HealthShare employee on their behalf. If this is something your child would like to do, they can find the required Letter of Authorization form in your ShareBox under "Resources", then "Forms and Resources." Once completed the form can then be uploaded in your ShareBox by selecting the "add" button on the right side of the "Forms" tab.





# How do I submit a share after updating a payment method on file?

If you update a payment method on file, your share will not automatically be run. To solve this and ensure that your share is submitted properly you must go into your ShareBox, under the "Sharing History" tab and select the purple "Submit Share Request" button located at the top-right of the screen. Then, select the purple "submit" button in the middle of the screen.

In October, Members of the Liberty HealthShare family were active during October showing their support for those affected by breast cancer. In addition to coming together to wear pink in the workplace in early October, several members of the Liberty HealthShare community participated in the Making Strides Against Breast Cancer walk on October 6 in Canton, Ohio. The 5K walk was held at Kent State University's Stark campus and included breast cancer survivors, as well as supporters of the many impacted by breast cancer.

Participating in these national campaigns had additional meaning for Liberty HealthShare employees this year as one of Liberty HealthShare's own was undergoing treatment for breast cancer diagnosed in July.

"It was heartening to see how my colleagues responded to show their support through participation in these two campaigns," said Diana Willey, a member of the marketing team who had surgery in August and radiation treatments in October.

Liberty HealthShare

"When you're dealing with cancer, it is a good feeling to know that my work family was supporting me in this way. It was uplifting to think about. It helped me to keep a positive attitude."

Willey recently completed her course of treatment, and her prognosis is positive.

"I've had some hard days, but seeing my colleagues wear pink and walk for me touched my heart. I'm grateful for my colleagues."



we wear



# Member Story Paig Newman

The path of one's life is often anything but expected. It is how one responds to the twists and turns that come which define our character – and sometimes the community you have with you can make all the difference. Craig Newman is no stranger to life's unpredictable nature.

I wanted
to have
something in
place to help me
through that time of
transition...lo and
behold it's been the
way that
healthcare
should be.

"I grew up in Connecticut,
moved to just outside of
Philadelphia, then lived
in Louisville, Kentucky
for 15 years before
relocating to
Florida for nearly
a decade,"
explained
Newman. "Now
I'm back in
Connecticut for
the time being."

Multiple factors
brought Newman
back to the
Northeast, including
assisting with his
aging mother's care.
However, an additional
bombshell has contributed

to his remaining there, a diagnosis of Squamous Cell Carcinoma.

"In May of 2024 I noticed some swelling in my neck, so I went to an otolaryngologist and ultimately was diagnosed in August with Squamous Cell Carcinoma. Fortunately, we were able to catch it in the early stages," said Newman. "While the prognosis and treatment have been positive, it still came out of nowhere and was the last thing I ever would have expected."

Thanks to the referral of a friend,
Newman has been able to navigate
his entire cancer experience with the
specialized and personal touch of
Liberty HealthShare. Coupled with the
reality of an unceremonious job lay-off,
Newman joined the Liberty HealthShare
community at the perfect time.

"I wanted to have something in place to help me through that time of transition. I was always happy to contribute my monthly share, but I often wondered what it would be like if I had a time of serious need," recalled Newman. "Lo and behold it's been the way that healthcare should be from my perspective. Navigating

the healthcare system can be crazy, but from the early stages of my diagnosis Liberty HealthShare has been just as good,

if not in some cases better than, as what is deemed "good" in the traditional

insurance world in my experience."

While the broad scope of medical needs that are eligible for sharing and the ability to utilize providers free from the restrictions of a traditional network have been great boons for Newman, especially given his relocation to Connecticut just prior to his diagnosis, he appreciates so much more than the financial side of the Liberty HealthShare community.

"All of the support I've received as part of Liberty HealthShare has been nothing short of incredible. Everyone I've spoken

with, from the enrollment process to any calls about my treatment, has been kind, patient, and truly present with me," said Newman. "Membership has been above and beyond what I expect. The whole experience feels human and makes me feel a lot more human than working with a traditional insurance company."

A recruiting professional, Newman's

passion for music and family gives him strength to carry on with treatment, looking towards the future once this part of his journey is behind him.

> "The scariest thing about this cancer treatment is that it's all throat related, and I just love music in all capacities, so I

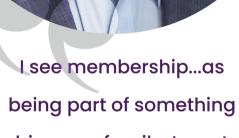
> > do exercises to help keep
> > my throat strong. I really
> > enjoy writing songs, and
> > a big reason I love music
> > is from a really young
> > age my mom had me
> > singing show tunes and
> > performing in chorus
> > throughout school,"
> > said Newman. "Being
> > back in Connecticut now
> > to help care for my mom

brings its own challenges, but I'm the type of person who cares deeply about my family. Moving many hours back was not a question at all."

Community, family, and encouragement. While far more than just these three, Newman's life can be explained by how these factors have shaped his past, as well as how they shape his future. Continuing with treatment and looking forward to

a cancer-free future with Liberty HealthShare keeps a song in his heart.

"My long-term prognosis is positive, and I am focused on how to mitigate side effects and help to keep my voice strong. I see membership in Liberty HealthShare as more than just a healthcare solution, but as being part of something bigger, a family. I want to stay part of Liberty HealthShare forever."



bigger, a family. I want to stay part of Liberty

HealthShare forever.

# The Way to Abundant Peace and Grace



May God give you more and more grace and peace as you grow in your knowledge of God and Jesus our Lord.

2 Peter 1:2 NLT

Every Christian should want to grow in their knowledge of God.

What do you know about Him? How well do you know Him? When building a relationship with someone, we try to learn everything we can about them. We learn their likes and dislikes. We study their mannerisms and their interests. How much more should we seek to know God and everything we can about Him?

Peter seems to link this growing knowledge with the grace and peace of God in our lives. It's simple. The more you know about God, the more grace and peace you will experience. When things happen that challenge us and threaten to impede our faith, what will hold us steady is the knowledge of God's goodness, mercy, compassion, and faithfulness.

A working knowledge of God's attributes alone would give us great measures of grace and peace. In your quest to know Him better, look up these verses describing his attributes.

- He is infinite: Colossians 1:17
- He is immutable: Malachi 3:6
- He is self-sufficient: John 5:26
- He is omnipresent: Psalm 139:7-10
- He is all-wise: Romans 11:23

- He is faithful: Deuteronomy 7:9
- He is good: Psalm 34:8
- He is just: Deuteronomy 32:4
- He is all-knowing or omniscient: Isaiah 46:9-10
- He is all-powerful or omnipotent: Psalm 33:6

What we come to know about God shapes our beliefs and deepens our faith. Know Him. Study Him. Never give up your hunger and thirst to know Him better. May your life be filled with "more and more grace and peace."

let us pray together

For those battling cancer. We ask for strength, healing, and remission.

For those who are struggling with ongoing health issues. We pray for wisdom and support from healthcare providers, family, and friends.

For those who have nonsmoker's lung cancer. We pray for guidance in treatment and peace for those walking through this diagnosis.

For those who have small businesses. We pray that God leads, quides, and gives their business favor to produce financial fruit.

For those who are going through separation or divorce. We pray for each immediate and extended family member to know God's presence, guidance, and wisdom.

For those who have been impacted by recent hurricanes. We pray that God continues to provide through the generosity of other believers. We also pray that God comforts those who have experienced loss, strengthens their faith and hope, and restores what has been lost.

For those who have recently lost family members, and those who are still grieving the loss of a loved one after many years. We ask God to comfort them, and for family and friends to support and care for them through the holiday season.

For those who are struggling with anxiety and fear. We pray that God gives them strength and rest.

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.

With the open enrollment period for health insurance here, 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.

REFER A friend "The rising costs of healthcare and insurance premiums are a growing concern for families and businesses alike," said Dorsey Morrow, chief executive officer of Liberty HealthShare. "We offer a more affordable way for Christians to manage their healthcare needs."

Earn \$150

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.

### **Insurance Quick Facts**

- Healthcare costs are expected to go up 8% in 2025.
- Insurance companies are expected to increase premiums 7%.
- 34% of employers plan to charge their workers more for health insurance.
- The average family premium in an employer insurance plan has jumped 24% in the past 5 years.
- ACA healthcare marketplace premiums are expected to increase 6%-10% for 2025.

watch this video to learn more





SHAREPOWER

Our monthly report of members' shared resources



### **SharePower Received**

\$11,532,046

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



### **Medical Expenses Shared**

\$11,567,155

The monthly amount of eligible medical expenses shared by members.



## New Medical Expenses Received \$6,005,473

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.

Many might wonder, what would someone with 10 college degrees do for a living? The answer: anything they want. In Andrew Bernat's case, the choice is to serve as Legal Counsel for Liberty HealthShare. Armed with remarkable intellect and a Christlike heart for helping people, Bernat found his way to Liberty HealthShare after successful careers in business and law.

"I love learning and I've always done well in my classes," said Bernat, an Ohio native. "Growing up, everyone told me I would make a good lawyer because I could make a good argument, and I was drawn to defending people who needed help."

After graduating from high school as valedictorian, Bernat began his undergraduate studies at the University of Akron where he earned four undergraduate degrees in statistics, math, finance, and economics. He continued his academic pursuits at the respected Akron School of Law where he earned a law degree, plus two master's degrees, one in business administration and a second in taxation.

It's a good feeling to stand up for our members and their right to make their own decisions about their healthcare.

He began his career in law after passing the bar exam at the Buckingham, Doolittle & Burroughs law firm where he would serve for more than four years. He later became a Certified Public Accountant. With obvious marketable skills, he was soon recruited to work at Sherwin Williams as Tax Counsel where he would serve for eight years.

It was during this time that Bernat

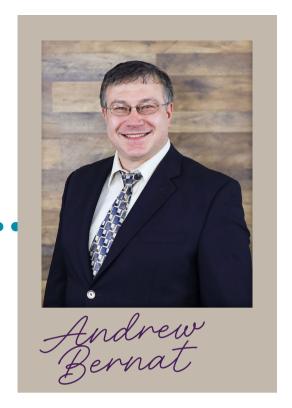
# employee SPOT LIGHT

began teaching accounting, finance, and law classes at his alma mater, the University of Akron, and he continues to do so to this day.

"I really like teaching," said
Bernat. "I enjoy working with
my students. They come from
all different backgrounds and
I'm grateful for the opportunity
to share my love of learning.
School has been a huge
part of my life and teaching
continues that connection."

While considering a career change, perhaps to opportunities in healthcare or full-time teaching, Bernat decided he would send out one batch of resumes before making a final decision on his next steps. One was sent to Liberty HealthShare, and he received the call.

"I met with people here and my impression was that this was a really good group of people who could use someone with my skill set," said Bernat.



Legal Counsel

Bernat joined the Liberty HealthShare team in 2022 and has enjoyed the opportunities to make considerable contributions to the positive trajectory the ministry now enjoys.

"I'm a Christian and believe there is a right way to stand up against governmental overreach," said Bernat. "It's a good feeling to stand up for our members and their right to make their own decisions about their healthcare."

Working a full schedule and teaching classes each semester has not stopped Bernat from finding additional ways to make a difference in our world. He volunteers each week in the emergency room at Akron City Hospital, one of the busiest trauma centers in the region.

"Volunteering in the emergency room, I saw people coming in with gunshot wounds," said Bernat. "That experience is so far afield from what I have known in my life. Volunteering there is another way I get to help people, sometimes in their most vulnerable moments. I've made some wonderful

friends there and feel rewarded by helping in this way."

Bernat gets an equal amount of satisfaction from his leadership role at Liberty HealthShare, relishing victories which help members.

"A really good day is driving home knowing that we've overcome a challenge that threatened the experience our members have with our ministry," said Bernat. "Any win we can achieve for our members provides a lot of satisfaction. I'm dedicated to anything that helps our ministry to be successful."

Bernat, who also holds an advanced law degree in intellectual property and undergraduate degrees in biology and chemistry, is not currently enrolled in courses.

"I'm content with my 10 degrees for now," he said, "but that doesn't mean that I am done. If I get inspired to earn additional credentials to serve our membership, I'll get it done. I feel an immense amount of satisfaction having the opportunity to advocate for their interests. God has blessed me greatly with this chance to make a difference here."

God has
blessed me
greatly with
this chance
to make a
difference here.

## **Thankfulness**

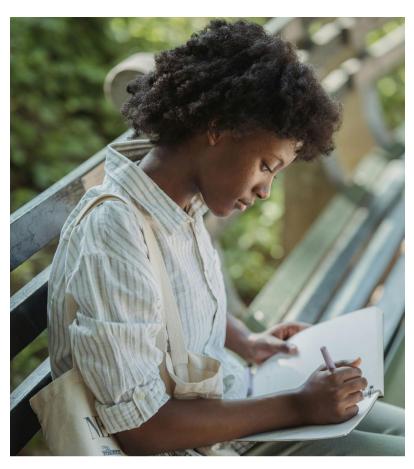


Depending on when you're reading this – it's almost turkey time! If you're like me, you look forward to Thanksgiving every year – what's better than football, food, and family? During the preparation and stress that can go into getting the November feast ready, and maybe the time spent icing injuries from the annual backyard football game, it can be easy to forget about the thanks in Thanksgiving. Let's take some time this month to see the ways thankfulness and gratitude have an impact on our health physically, mentally, emotionally, and spiritually!

### Physical

The gospel of Luke 6:45 teaches us that what we harbor inside can manifest itself on the outside. If we hold in stress, anger, or cling to negative experiences, we can run the risk of real physical maladies. However, the inverse may also be true. When we express thankfulness, gratitude, and focus on the experiences and relationships that bring us contentment, we can experience a cadre of positive physical reactions, such as better sleep and a boost in immunity! That's a lot to be thankful for!





### Mental/Emotional

There are multiple studies that showcase thankfulness' positive effects on your potential mental and emotional health. Something as simple as writing things down each day that you feel thankful for can lower symptoms of depression and improve your overall quality of life. Expressing gratitude also increases your chances of connecting with others and improving relationships. As many of us can attest, it is much easier to go through life when you're surrounded by those who love and support you, starting a domino effect of thankfulness and improved mood!

### Spiritual

As Christians, thankfulness isn't just a good idea – it's required! By expressing thankfulness, we accomplish a multitude of good. First, we obey and fulfill the command of scripture on our lives, like in Ephesians 5:20 and 1 Thessalonians 5:18. Furthermore, expressing our gratitude can be beneficial for not just us, but for those

who are in our communities. You know how good it feels to be thanked for your efforts – the same goes for those around you! As Hebrews 10:24–25 teaches, to be uplifting, thankful, and supportive is a great thing for all involved! This attitude and posture of continual thanksgiving is something we should all strive for.

As you can see, thankfulness is more than just something to put in Hallmark cards. It is an important practice that has a tangible impact on every aspect of your health. From all of us here at Liberty HealthShare, please know that we are so thankful for you! Because of our members, we can live out our mission of empowering like-minded individuals and families to take control of their healthcare. We are so very thankful – and we hope you are too!



## Building Community, Empowering Families, and Sharing God's Love

Pastor Wes Humble, Executive Director of Ministry, Community Relations, and Events, along with the ministry team at Liberty HealthShare, prioritize the health of our members and others in ways that many other healthcare organizations often overlook. Guided by the gospel, they value the spiritual needs of our members, employees, and others through listening, praying, sharing biblical messages, and meeting practical needs. These are an essential part of our ministry and sharing community.

Our participation in Christian events across the United States helps us to connect with faith-based individuals and share the power of healthsharing.

From supporting homeschool families as they focus on training their children for kingdom impact, to ministry and worship leaders who are called to make disciples in the church, our ministry team looks forward to each event and the opportunity to expand our sharing community.

Here are a few of the recent events we attended and upcoming events:

- Re-Think Home School Conference
   May 1 5, Pigeon Forge, TN
- The Texas Homeschool Convention May 29-June 2, Houston, TX
- General Assembly of COG July 7-12, Indianapolis, IN
- Experience Conference September 3-6, Orlando, FL
- National Quartet September 25-28, Pigeon Forge, TN
- Gap Conference November 7, Berlin, Ohio
- Exponential November 19-21, Naperville, IL

# Monthly Pop-up Chapels: Lifting Our Team Spiritually

Finding time for prayer, study, and reflection can be challenging, so our ministry team has dedicated 45 minutes each month to bless our employees with a meaningful chapel session in our call center during the week.

October Chapel: October 24, 2024

Pastor Wes Humble encouraged us to give our burdens to the Lord, reminding us of God's ability to carry them for us.

Pastor Wes Humble and CEO Dorsey Morrow shared how God can turn our problems into greater faith and spiritual blessings. September C h a p e l: September 12, 2024



In addition to serving our members, our employees steward their time and resources by taking part in volunteer initiatives. Our ministry seeks volunteer opportunities that support and aid the underserved in Canton, Ohio, our operations center, and across the globe.

On October 18,
a group of our staff
volunteered to clean, paint,
and enhance the exterior
of homes for women making
positive life changes at the
Hope House 4 Women of Stark
County Inc. We were honored
to support these women's

journey toward a

healthier future.



Liberty HealthShare employees are teaming up with Operation Christmas Child to spread God's love worldwide by packing shoeboxes that will bring joy to children around the globe. Each box will be prayed over and given to children, along with the introduction of the Gospel of Jesus Christ.

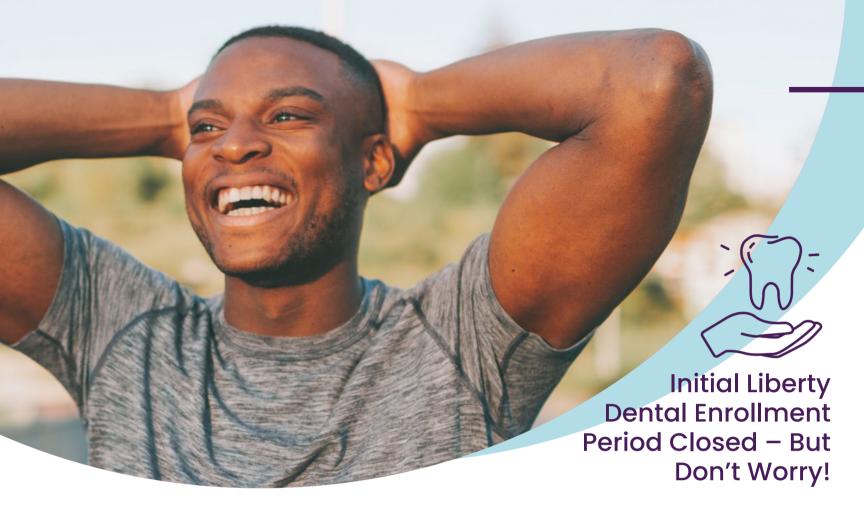
Christmas





### Pastoral Care for Members: Caring for Your Spiritual Health

Our ministry team is committed to praying for members. Through PrayerBox, located in ShareBox, the team supports our members facing challenges and difficulties. They lift our members' health, relational challenges, and financial burdens through prayer.



The initial enrollment period for Liberty Dental, Liberty HealthShare's add-on dental program, has officially come and gone. However, even if you didn't add Liberty Dental to your sharing program before October 1, 2024, you still have access to future smiles!

If you want to add Liberty Dental to your membership, you can now do so only during your annual membership renewal. Please note that this means that at any time other than your annual membership renewal you cannot add Liberty Dental to your membership.

"While the times when our members can add Liberty Dental is now specific for each member, that should not discourage anyone from adding this amazing supplemental program to their current membership," said Dorsey Morrow, chief executive officer. "We encourage all of our members to join the more than 1,000 people in their sharing community who are smiling with Liberty Dental!"

With Liberty Dental, members can see the licensed dentist of their choice without any network restrictions. Additionally, Liberty Dental can be combined with existing Careington Dental discounts for even more savings. Starting at just \$35 dollars for an individual and with the opportunity to receive up to 100% sharing of eligible dental preventative care expenses, Liberty Dental can give you a lot to smile about!

More information about the Liberty Dental program can be found at libertyhealthshare.org/dental.

When it's your time to smile, let's help you shine!

# Important Liberty HealthShare Member Information

#### **HST Connect: Provider Network**

Visit hstconnect.com/lhs or call **855-585-4237**Provider Submits Medical Billing to: **EDI Payor ID: 90753** 

EDI Payor ID: 90753 Liberty HealthShare

PO Box 35691 | Canton, OH 44735

#### **Nominate A Provider**

If a provider is not in the PHCS network and you would like to nominate a provider, please provide this link to the provider:

https://www.multiplan.us/members/

#### **ShareBox**

#### Important Membership Tools

- Access Sharing Guidelines
- Review medical expenses
- View your AUA and sharing history
- Check status of submitted expenses
- View/change contact information
- PrayerBox request and provide prayer

#### **Prenotification**

If your provider prescribes a non-urgent treatment, testing procedure, or surgery, please send us a prenotification request form found in your ShareBox.

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

#### **Member Services**

Need Member Services support? We encourage you to use ShareBox or call us at 855-585-4237.

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

We will address your inquiry as soon as possible.

#### **How to Update Your Membership**

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

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

#### **Enrollment Anniversary**

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

#### **Submit Medical Expenses Within 180 Days**

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

### **Depositing and Cashing Checks**

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

#### **Member Payments**

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

Payee: Gospel Light DBA Liberty HealthShare

Payment Address: PO Box 771972, Detroit, Michigan 48277-1972

### Telehealth, Discount Program Reminder

New members should look for and access their digital Careington "Welcome Kit" for 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.

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

