



MEMBER QUARTERLY



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There are many aspects of my role that I enjoy. None more than the opportunity to share good news with the Liberty HealthShare family. In this issue of our Member Quarterly you will find information meant to help you get the most out of your experience with our ministry. However, I want to draw your attention to two articles which I'm delighted to highlight in my letter to you.

I'll start by sharing that we are once again dropping our costs, this time in the form of reducing Co-Share amounts for our Liberty Connect and Liberty Essential programs. I'll let you read the details in the article found on [page 17](#). Know that we continue to be able to make these decisions for two important reasons. First, you have been thoughtful and informed consumers of your healthcare. Your efforts to be careful and judicious in your healthcare decisions reap benefits for not only yourself, but for your brothers and sisters in this ministry. Second, we have been extraordinary stewards of your sharing contributions. Neither of these reasons are by happenstance and reflect a culture of intent and exceptional ministration. We are delighted to be in a position to be able to make

this decision and make your experience with our ministry more meaningful and satisfying.

I will also direct you to the article on [page 15](#) which provides exciting news about an opportunity our members have with Faulkner University, a private, Christian university located in Montgomery, Alabama that is well known for its excellence, growth, and cutting edge programs. Faulkner University has created a new tuition discount program specifically for Liberty HealthShare members. As a member, you may receive a 50% tuition discount on a variety of programs. Additionally, you can share that discount with up to two family members. The university has a variety of campus-based and online programs, so this discount may be something you can enjoy no matter where you live. Please take a moment and read more about this gracious offer from our brothers and sisters at Faulkner University.

In an earlier communication to you, I mentioned our work in developing a Member Bill Assistance Program (MBAP). We are weeks away from launching this program which is designed to provide compassionate support for members experiencing

extraordinary financial hardship. Specifically, the program will provide discretionary sharing assistance for qualifying necessary medical expenses that exceed standard sharing limitations. The program is a supplemental program and does not alter or expand the Sharing Guidelines. All additional sharing contributions are discretionary, subject to available SharePower, and may be granted, denied, or modified at the judgment of the MBAP Review Committee. I'm excited to see how this program can provide much needed assistance to members who are experiencing difficult life challenges. We will be sending information to members through email in the weeks to come, and will have an explanation on how to apply on our website.

Liberty HealthShare continues to be a force for good. We take that description seriously and work each day to find ways to contribute to the betterment of life for our members and in our community. Our ministry is strong, vital, and making a difference in lives of many.

Thank you for being part of our ministry as we carry out God's call to express love by sharing in one another's burdens.

In His Love and Service,

Dorsey Morrow
Chief Executive Officer

September SHAREPOWER

Our monthly report
of members'
shared resources



SharePower Received

\$8,056,722

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



Medical Expenses Shared

\$8,207,625

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received

\$6,757,053

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.





Checking in with the *Sharing Hearts Fund* ♥

Fundamental to Liberty HealthShare's identity is the mission to be a force for good: in the lives of our members, our local community, and the world. This aspiration has been expressed through the multiple arms of Liberty HealthShare's Sharing Hearts Fund.

What began as a charitable program seeking to support pediatric wellness needs for Stark County, Ohio families, funds for which are generated through grants and other investments separate and distinct from member SharePower and the organization's operations as a healthcare sharing ministry, has blossomed into a multi-faceted, multi-county operation.

The two newest iterations of the Sharing Hearts Fund have sought to support two distinct populations, families experiencing significant medical challenges with their children on the one hand and the local church's efforts to serve and love those in their communities on the other.

Sharing Hearts for Akron Children's

Akron Children's, located in the heart of Summit County, Ohio, has long been considered one of not just the country's, but the world's premier pediatric health organizations.

"Supporting families during difficult times is at the heart of the Sharing Hearts Fund mission," said Dorsey Morrow, chief executive officer of Liberty HealthShare. "We are honored to support Akron Children's and continue to reflect our desire to be a force for good in our community."

Liberty HealthShare has supplied a \$200,000 gift that will provide financial assistance to Stark and Summit County, Ohio families who are struggling with pediatric medical expenses, the first portion of which has already been dispersed. The impact of this gift has only just begun.

"This investment will help remove financial barriers that can stand in the way of a child's care and





provide meaningful relief to families when they need it most,” said Christopher Gessner, president and chief executive officer of Akron Children’s.

Liberty HealthShare knows that when a family is going through a difficult time, swathed in uncertainty, the last thing they should be worrying about is how they’re going to afford treatment. This gift, along with curated “share packages” full of comforting items to remind patients and their families that they aren’t walking alone, is a tangible testament to Liberty HealthShare’s belief in sharing one another’s burdens.

Sharing Hearts for the Church

Sharing one another’s burdens is of course rooted in Galatians 6:2, and Liberty HealthShare doesn’t see this mandate as an optional recommendation, but as a non-negotiable responsibility. Sharing Hearts for the Church, the newest arm of the Sharing Hearts Fund, seeks to carry that responsibility to the capital “C” Church, not one specific Christian denomination.

With \$100,000 available in the form of 20 grants of up to \$5,000 dollars, Sharing Hearts for the Church will provide churches in up to nine Ohio counties financial support in their mission to love and serve those in their communities. This can occur through anything from food drives and ministry to the homeless to school supply support and benevolence funds.

“These grants are designed to strengthen ministries already making a difference while encouraging partnerships that can multiply their impact,” said Joshua Grubbs, Sharing Hearts for the Church coordinator. “We hope churches across our region will see this as an opportunity to expand work they’re already doing, or to start an initiative they haven’t been able to get off the ground yet.”

Launched at a faith breakfast in early August 2026, the window for applications was open until October 1. Churches from across Northeast Ohio applied for funding, and an application review committee made up of Liberty HealthShare staff, local non-profit leaders, and pastors are now deliberating on funding decisions.

“The response to Sharing Hearts for the Church has been nothing short of stellar,” said Morrow. “We believe being a force for good means recognizing that some of the most important work in our communities is already happening in church fellowship halls, food pantries, classrooms, shelters, and neighborhoods.”

With funding disbursement to begin during the 2026 Christmas season, the impact of this newest Sharing Hearts initiative will be felt far and wide through Northeast Ohio. When the Church takes seriously the need to be the hands and feet of Christ, Liberty HealthShare believes that lives are changed.

These positive impacts are just one part of all the reasons it is exciting to be part of the Liberty HealthShare family. More information about the Sharing Hearts Fund, and all its expressions, can be found on the **Sharing Hearts webpage**.

Member Story

Doug Chalmers



On October 9, 2022, Liberty HealthShare member Doug Chalmers was alone at his lakeside home in upstate New York when he suddenly – and unexpectedly – passed out.

“Luckily, I woke up and got my cell phone and called 911,” he recalls. “They took me in an ambulance to the hospital.”

After a second ambulance transported him to a larger hospital in Albany, NY, it was discovered that Chalmers had suffered a ruptured brain aneurysm that would require surgery and the insertion of a titanium mesh. His hospital stay lasted for two weeks.

Chalmers’ medical bills totaled more than \$200,000.

“They sent all the bills to Liberty HealthShare for sharing. There were a couple of anesthesiologists who wouldn’t send to Liberty HealthShare, so we got their bill and forwarded it. Everything worked

very smoothly,” he said. “I was very fortunate to have Liberty HealthShare.”

Chalmers said Liberty HealthShare members shared every eligible expense after his AUA and Co-Share were met. “Within six months, everything was done.”

Liberty HealthShare members have also been with Chalmers through two hip replacement surgeries.

A self-employed insurance agent, Chalmers and his wife Karen joined Liberty HealthShare in 2017 seeking a lower-cost alternative to their health insurance.

“It was just getting so outrageously expensive,” he said.

“We like Liberty HealthShare. It’s a Christian organization. That’s comforting. The people are great. Everyone we’ve interacted with has been wonderful. The program is simple and straightforward.”

Chalmers retired in 2023, enrolled in Medicare, and transitioned from Liberty Connect to Liberty Assist. His wife will do likewise when she turns 65.

“I highly recommend Liberty HealthShare.”

Everyone
we’ve
interacted
with has been
wonderful.

A program for those enrolled in Medicare Parts A and B to help with their golden years' expenses.



Liberty Assist

Up to \$100,000 (per membership year) of fair & reasonable eligible medical expenses are eligible for sharing.



STARTING
AT \$87 PER
MONTH



Liberty Assist is an Affordable Option for Members moving to Medicare



During this Medicare Open Enrollment period, consider [Liberty Assist](#), a sharing program designed to help seniors enrolled in Medicare Parts A and B manage healthcare expenses.

Liberty Assist is not an insurance product and it is affordable. For those between 65 and 69, the monthly share amount is just \$87.

It was designed to provide the opportunity for member sharing of eligible medical expenses that Medicare does not pay. It can help members enrolled in Medicare Parts A and B manage healthcare costs such as deductibles and co-pays.

With Liberty Assist there are no network restrictions. Members can see any provider, anywhere in the country, who accepts Medicare. There are no pre-existing condition limitations. Any medical expense approved by Medicare, and aligned with our [Sharing Guidelines](#), is eligible for sharing.

Plus, Liberty Assist members continue to have access to [Liberty Dental](#), [Liberty Vision](#), and [discount programs](#) that can help save on medications and telehealth consultations.

Liberty Assist provides a way for members to continue their membership with the Liberty HealthShare community as they enter this next stage of healthcare.

Eligibility for Liberty Unite, Liberty Connect, and Liberty Essential concludes at the end of the month of a member's 65th birthday. Members are not automatically transitioned to Liberty Assist.



Taking the Liberty HealthShare Mission on the Road

Pastor Wes Humble and Liberty HealthShare's Ministry, Community Relations, and Events team have been busy taking the message of Christian healthsharing on the road in 2026.

Through September, the team has participated in seven events across the country, connecting with pastors, ministry leaders, families, and others interested in faith-based healthcare sharing.

Their travels have included:

Shepherds Global Classroom
Cincinnati, Ohio



Teach Them Diligently
Branson, Missouri & Pigeon Forge, Tennessee



Experience Conference
Orlando, Florida

Synergize Conference
Orlando, Florida



Global Exponential Conference
Orlando, Florida



General Assembly of the Church of God
Orlando, Florida



At each stop, the team has opportunities to introduce people to Liberty HealthShare, answer questions about healthsharing, reconnect with current members, and build relationships with churches and ministry leaders.

For Pastor Wes, those personal connections are an important part of Liberty HealthShare's ministry.

"People open up about what's going on in their lives, and we meet them with compassion and prayer," he said. "We want people to understand not only how healthsharing works, but how our members come together to support one another."

And the team isn't finished yet. More events are ahead in the coming months as Liberty HealthShare continues sharing its mission with faith communities across the country. Will we see you at the next?

Liberty HealthShare Adds *Virtual Primary Care*

Most Liberty HealthShare members now have another convenient way to access medical care with the addition of Virtual Primary Care through DialCare.

Available beginning September 1, 2026, Virtual Primary Care (VPC) offers access to board-certified physicians by phone or video from anywhere in the United States.

Unlike virtual urgent care, which is generally designed to address an immediate health concern, VPC can provide ongoing care. Members can select a physician with whom they can build a long-term relationship for primary and preventive care, chronic care management, and other healthcare needs. VPC physicians can order prescriptions when medically appropriate.

VPC joins several other [programs](#) available to Liberty HealthShare members, including DialCare Urgent Care, DialCare Therapy mental wellness, and GetMoreRx prescription discounts.

Virtual Primary Care can assist members with:

- *Primary care services*
- *Preventive care*
- *Chronic care management*
- *Prescription ordering, when medically appropriate*
- *Ongoing care with a selected physician*

The addition is another way Liberty HealthShare continues to provide members with affordable, flexible healthcare sharing programs while giving them access to resources that can help them manage their healthcare expenses.

VPC is available to members of the [Liberty Essential](#), [Liberty Connect](#), [Liberty Unite](#), [Liberty Rise](#) and [Liberty Assist](#) sharing programs. VPC is not available to members of the [Liberty Freedom](#) program.

For members enrolled in Liberty Essential, Liberty Connect, or Liberty Unite, the costs associated with the first three VPC consultations during each program year are eligible for sharing. After those three consultations, a \$100 consultation fee applies to each follow-up visit, and that fee is not eligible for member sharing.

Members of Liberty Rise and Liberty Assist, if they choose to use VPC, are responsible to pay a \$150 fee for their initial consultation, and \$100 for each follow-up visit. These are not sharable expenses.

Consultations are available from 8 a.m. to 8 p.m., seven days a week.



REFER A friend

Earn
\$150

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

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

Plus, you, as a Liberty HealthShare member, can earn \$150 for each referred individual who enrolls and maintains their membership for two consecutive months. The Refer a Friend Program is not available in Pennsylvania, Massachusetts, or New Mexico. The number of referrals in either Maryland or Montana is limited to 6 per member per year.

The process is easy. Simply fill out the online form found in your [ShareBox](#) and click **Submit**. Our team will contact them and handle everything else. You don't have to email or call. You'll get your gift card in the mail in about three months.

If you have questions about the program, or if your gift card hasn't arrived in four months, please contact us at referral@libertyhealthshare.org.



watch this
video to
learn more

24 consecutive month of growth: Why more Americans are choosing Liberty HealthShare

Liberty HealthShare has reached an important milestone: 24 consecutive months of year-over-year enrollment growth. Through August, new enrollment in 2026 is nearly 56% higher than during the same period last year and more than double 2024 levels.

Those numbers are encouraging, but just as important is what Liberty HealthShare has done during those 24 months to deliver greater value to its members.

At a time when healthcare costs continue to rise, Liberty HealthShare has remained focused on providing affordable healthsharing options, greater transparency, and a better experience for our members.

"Twenty-four consecutive months of year-over-year enrollment growth tells us that more Americans are looking for affordable ways to manage their healthcare costs and finding value in the Liberty HealthShare ministry," said Chief Executive Officer Dorsey Morrow.

"We could not have reached this milestone without the trust our members place in Liberty HealthShare," he said. "We are incredibly grateful to every member who has chosen to be part of our community."



Healthy at Every Age: Men's Health Tips



It can be hard to separate out what's just noise and what's valuable when it comes to caring for our health. This is especially true for men, who according to [some studies](#) are roughly 32% less likely to consult their primary care physician. At Liberty HealthShare, we want all our members to live their fullest, happiest lives! This quarter let's take a look, by age group, at the areas of health men should be mindful of to be happier, healthier, and long-time members of great communities like Liberty HealthShare.

Ages 18-39

It is natural to assume that most folks are going to be more active when they're younger. The health concerns of men who range in ages from 18 to 39 will usually focus on activity as opposed to some of the more screening-based health concerns that come as men age. In this "summertime" of life, it's a great thing for men to be focused on exercise and nutrition. By achieving at least [150 minutes](#) per week of moderate aerobic activity and at least two days of moderate to high intensity muscle strength training, men can set themselves up for

not only a fulfilling and capable life now, but a healthier life later. This can also be aided by eating a diet that is adequate in [protein](#), fiber, and all the [micro-nutrients](#) that come from fruits and vegetables. Finally, this age range is a great time for men to focus on their mental health, developing healthy coping strategies and habits, while also trying to build positive relationships through recreational sports, church communities, and more!

Ages 40-49

Being active and eating right (or trying to make and maintain good relationships) doesn't stop when a fella turns 40, but quadragenarians do have some other health items that they should start paying attention to. First, those between the ages of 40 to 49 should ask their doctor about a variety of [testing and monitoring](#) for blood pressure, cholesterol levels, diabetes risk, and more. Remember to reach out to the Liberty HealthShare team first to see what lab testing options are available to you and read more about that [here](#)! Around this time men should seriously start to explore ways to mitigate and reduce [stress](#), as the insidious impact of unaddressed stress can lead to numerous negative health results!





Ages 50-64

The conversations men have with their medical providers once they turn 50 aren't always the most fun, but they are crucial! While this testing can be done as early as age 45, now is the time to, if you haven't already, talk to your provider about colon cancer screening and prostate exams, something men of this age will want to complete annually. The good news for most Liberty HealthShare Members is that PSA tests and Cologuard screenings are eligible for sharing once every year for members ages 50 and older! Keeping up to date on these [screenings](#) can identify possible cancers while treatment and management have a higher likelihood of success. Finally, men of this age should consider changing their fitness goals to prioritize cardiovascular health and sleep. While men over 50 should absolutely still weight train ([so long weak bones!](#)) the importance of a healthy cardiovascular system far outweighs the number on the barbell!

Ages 65+

Once men have reached their senior years a few things may shift in their health needs. Of most note, there are numerous habits men can form to assist in healthy aging overall, such as nutrition optimization, additional preventative care,

and more regular doctor's visits. Exercise at this time should shift to low-impact cardio, like walking or light swimming, and strength training can be [augmented](#) to help prevent falls and increase balance. Finally, an emphasis on [cognitive](#) health should be explored to keep the mind, as well as communication and relationships, sharp! A variety of "brain games" such as crossword puzzles or Sudoku can be beneficial in this area, as well as regular meeting times with family and friends. Enjoy those retirement cups of coffee!

It's clear that as men go through life, their health needs and areas of emphasis change and evolve. May [Proverbs 16:31](#) apply to all the gentlemen of Liberty HealthShare as they earn their crown of glory through a righteous life! Always remember, no matter what stage of life you're in, the Liberty HealthShare team is here to help you thrive in our powerful, supportive community!





employee SPOT LIGHT



If you've spent any time around Liberty HealthShare's offices, you've probably noticed Joshua Wolf. Maybe it's his friendly smile. Maybe it's his willingness to help. Or maybe it's the impressive mustache that's been a signature part of his look for more than half his life.

"Scraggly little thing at that time," Joshua laughed when recalling his first mustache at age 13. "But I always had a mustache."

While the mustache may catch your attention first, it's Joshua's patience, creativity, and servant-hearted approach that have made him a valued member of the Liberty HealthShare family for four years.

Joshua serves as a Care Advocate in Member & Provider Services, helping members and providers navigate questions, concerns, and the unique aspects of healthcare sharing. Before joining Liberty HealthShare, however, his career looked very different.

Born in Canton, Ohio Joshua lived in North Canton until he was 11 when his family moved to Dundee in Tuscarawas County, Ohio. Joshua attended Garaway High School in Sugarcreek, Ohio before completing his final two years at Buckeye Career Center in New Philadelphia, Ohio and later earned a degree in Graphic Design from The Art Institute of Pittsburgh.

He spent nearly 20 years working in graphic design and the print industry, helping bring ideas to life through creativity and craftsmanship.

When the local print shop where he worked began facing challenges, Joshua found himself searching for a new opportunity. Liberty HealthShare seemed like a natural fit.

"It seemed like Liberty HealthShare would be a good fit since I dealt directly with people a lot of the time," he said.

Today, helping people is exactly what he does.

Joshua spends much of his day assisting members, answering questions, and helping callers understand how healthsharing works. He believes one quality is especially important for anyone in his role.

"You need a lot of patience because you don't know what somebody's going through," he said. "You need to help guide them through what's going on and just try to be calming with the members, regardless of what's going on."



Joshua Wolf

Member/Provider Services Care Advocate

One of the most rewarding aspects of the job is building relationships with members over time.

"It's always a joy when you get some repeat customers," Joshua said. "You can build relationships with that person, and you know exactly how to help them going forward."

Like many members of the Member & Provider Services team, Joshua spends time helping callers understand how healthsharing differs from health insurance.

"There's a lot of education involved," he explained. "We're not insurance. We do work a little differently, so sometimes you just have to help people understand that."

When asked what he enjoys most about working at Liberty

HealthShare, Joshua points to the people around him.

"This is probably one of the best companies I've been with," he said. "We focus on doing our best for members and providers, but we don't ignore the employees. If anything's going on, there's always someone here to listen."

Outside of work, Joshua enjoys a wide variety of creative hobbies. He still loves drawing and occasionally puts his graphic design skills to use when friends or family need help with a project. He also enjoys woodworking and building things with his hands.

In fact, Joshua describes himself as a "jack of all trades, master of none." From woodworking and home improvement projects to electrical work, cooking, and even making puppets for a puppet ministry he once hoped to start, he enjoys learning new skills and figuring out how things work.

Faith has also played an important role throughout Joshua's life. He accepted Christ at age six and credits his grandparents, along with the popular Christian radio drama *Adventures in Odyssey*,

It's always a joy when you get some repeat customers [and] can build relationships...

for helping shape his faith journey. Today, he remains active in his church and often combines his artistic talents with his faith by creating drawings and artwork.

Another surprising chapter in Joshua's story came during his teenage years, when he served as a junior firefighter in Dundee, Ohio, helping the local volunteer fire department alongside his father, who served as both a firefighter and EMT.

Whether he's helping members through a difficult situation, creating artwork for his church, building a woodworking project, or simply sharing a smile from behind his trademark mustache, Joshua brings creativity, patience, and a heart for serving others to everything he does. We're grateful to have Joshua as part of the Liberty HealthShare team.



FAULKNER UNIVERSITY

50% Tuition Discount



Exciting news for our sharing community!

Faulkner University, a private Christian university located in Montgomery, Alabama, has announced a new tuition discount program for Liberty HealthShare members.

Members may receive a 50% tuition discount on eligible programs, and may also share the tuition discount with up to two family members or friends. Furthermore, children and grandchildren of members may receive a minimum guaranteed \$10,000 scholarship/grant toward a traditional, on-campus undergraduate degree at the Faulkner University Montgomery campus, and adult children and grandchildren of members may receive a 50% tuition discount on eligible programs.

As a member of Liberty HealthShare, you know the opportunity for value and savings that exists in our powerful healthcare sharing community. Now you can experience a similar opportunity with a Christian education at Faulkner University.

With a nationally ranked law school, accelerated degree programs to top health science degrees, and tailored degree programs for all students no matter where they are in life, Faulkner University wants to equip their students for success.

"Faulkner University's generous tuition discount program can be a great opportunity for our members," said Dorsey Morrow, Liberty HealthShare chief executive officer. "With undergraduate, graduate, and even some doctoral programs eligible for this discount I hope our members can take advantage of this opportunity for a valuable Christian education."

For all program offerings and more information, members can visit www.faulkner.edu/liberty-healthshare and start exploring online and on-campus degrees. Your healthcare is your choice, and now your education can be too!



Liberty HealthShare Earns Fifth Candid Gold Seal

Independent organizations continue to recognize Liberty HealthShare’s commitment to transparency, accountability, and faithful stewardship as the ministry has once again earned Candid’s Gold Seal for transparency and accountability.

Our goal isn’t simply to earn recognition; it’s to earn the trust of every member who chooses Liberty HealthShare.

The 2026 Gold Seal marks the fifth consecutive year Liberty HealthShare has received the distinction.

The Gold Seal recognizes nonprofit organizations that voluntarily share

comprehensive information about their finances, leadership, mission, programs, and organizational effectiveness, helping donors and the public make informed decisions. Fewer than two percent of the approximately 1.8 million nonprofit organizations profiled by Candid have earned Gold Seals.

The recognition joins Charity Navigator’s 4-Star rating, MinistryWatch’s “Give with Confidence” designation and donor confidence score of 78, and Better Business Bureau Accreditation with an

A+ rating as independent affirmations of Liberty HealthShare’s commitment to transparency and stewardship.

“Trust is earned through transparency and faithful stewardship,” said Dorsey Morrow, chief executive officer of Liberty HealthShare. “Our members voluntarily share with one another because they trust us to responsibly steward the resources they contribute.”

Liberty HealthShare has expanded the information it makes publicly available to members and prospective members, including posting financial information on its website, and making regular updates highlighting the ministry’s impact, operational improvements, and financial stewardship. Those efforts reflect the ministry’s belief that transparency strengthens trust and helps members make informed decisions.

“Receiving recognition such as this provides meaningful, independent validation of our commitment to transparency, accountability, and stewardship,”Morrow added. “Our goal isn’t simply to earn recognition; it’s to earn the trust of every member who chooses Liberty HealthShare.”

Gold
Transparency
2026

Candid.

Gold
Transparency
2025

Candid.

Gold
Transparency
2024

Candid.

Gold
Transparency
2023

Candid.

Gold
Transparency
2022

Candid.

Co-Shares Cut in **HALF** for 2027



At a time when healthcare costs continue to rise across the country, Liberty HealthShare is enhancing its sharing programs for the third consecutive year.

Effective with eligible medical services provided on or after Jan. 1, 2027, Co-Share amounts for [Liberty Connect](#) will be reduced from 10% to **5%** and from 20% to **10%** for [Liberty Essential](#).

These decreases come on top of Co-Share reductions for the two programs that were effective Oct. 1, 2025.

The January changes cut the Co-Share in half for members of both programs and could reduce members' unshared amounts by thousands—and potentially tens of thousands—of dollars when they have eligible medical expenses resulting from significant healthcare needs.

"Healthcare affordability is about more than what someone pays each month," said Liberty HealthShare Chief Executive Officer Dorsey Morrow. "Families also need to know they can afford healthcare

when they actually need it. By cutting these Co-Shares in half, we're providing the opportunity for additional sharing for our members' eligible medical bills."

The reductions continue Liberty HealthShare's commitment to lowering costs for its members.

"We've heard the frustration of people who say they can manage their monthly healthcare costs but worry about what will happen if they face a major medical need," Morrow said. "Our goal is to make healthcare costs more affordable and more predictable for our members."

Liberty HealthShare's ability to make the changes reflects both its continued effective management of healthcare costs and the responsible stewardship of its member community.

"Every member has a role in healthcare sharing," Morrow said. "When our members make wise healthcare decisions and we successfully manage and negotiate medical costs, our entire sharing community benefits."



Lower Co-Share Impact

The impact of the lower Co-Shares can be substantial for members navigating major medical expenses. For example, a Liberty Essential member having a 20% Co-Share and \$100,000 in eligible expenses, after meeting the applicable Annual Unshared Amount (AUA), would have to pay \$20,000 after receiving member sharing toward medical bills. With the new 10% Co-Share, that amount would be reduced to \$10,000 given available SharePower.*

Similarly, for Liberty Connect members, reducing the Co-Share from 10% to 5% would

mean a difference of receiving \$5,000 of potential additional member sharing on \$100,000 of eligible medical expenses.*

**Examples are illustrative and assume expenses are eligible for sharing and subject to the applicable Co-Share under Liberty HealthShare's Sharing Guidelines. Actual amounts members must pay without the opportunity for member sharing depends on program guidelines and the circumstances of an individual medical need.*





Monthly Devotions

with *Pastor Wes*

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

God's Open Enrollment

It's that time of year when we hear the phrase open enrollment. It's the season when people can change health plans, add family members, or choose a different healthcare option. It is a season of invitation and change.

Sometimes people get lost on the road of life. They may keep up appearances and even remain active in church, but somewhere along the way they have become spiritually derailed. They continue going through the motions, but something is missing.

That's why we need to be intentional about our lives and our future.

Hopefully, you know where you're headed today. More importantly, I hope you have made the one decision that rises above every other decision: to follow Jesus Christ.

I'm now in my ninth year of ministry at Liberty HealthShare, and every open enrollment season reminds me that the ultimate open enrollment began with Jesus.

Jesus has a Plan for Primary Care: It's All-Inclusive

Humanity was created by God, but it didn't take long for people to rebel against Him.

For thousands of years, men and women found many ways to break God's laws. Those laws were given to guide our lives and allow us to live in fellowship with Him. Knowing humanity could never save itself, God sent His only Son to earth with open enrollment in His plan of salvation.

How do you announce news like that? To whom do you give the message? Kings? Royalty? Military leaders? Religious elites?

None of the above!

God entrusted the message to one of the most unlikely groups imaginable: shepherds.

"I bring you good news that will bring great joy to all people," (Luke 2:10b, NLT).

Good news. Great joy. All people.

Just like that, spiritual open enrollment began, and it was all-inclusive.

Jesus Is a Provider and Offers a Plan for You: It's Individual

Early in His ministry, Jesus intentionally traveled through Samaria and stopped at a well. There He met a woman carrying a

lifetime of baggage and brokenness. As He spoke with her, He offered something completely personal.

"If you only knew the gift God has for you and who you are speaking to, you would ask me, and I would give you living water."

"Anyone who drinks this water will soon become thirsty again. But those who drink the water I give will never be thirsty again. It becomes a fresh, bubbling spring within them, giving them eternal life," (John 4:10, 13-14, NLT).

And just like that, open enrollment expanded. Even the despised Samaritans were offered eternal life. Jesus Christ is the Provider above all providers.

Shortly after His wilderness temptation, Jesus entered the synagogue in His hometown. He opened the sacred scroll and read:

"The Spirit of the Lord is upon me, for he has anointed me to bring Good News to the poor. He has sent me to proclaim that captives will be released, that the blind will see, that the oppressed will be set free, and that the time of the Lord's favor has come," (Luke 4:18-19, NLT).

Open enrollment had arrived.

He loves you. He calls you. He waits for you.

Open enrollment is here.

Jesus Has a Plan for Pre-Existing Conditions: It's an Open Invitation

After Jesus ascended to heaven, His disciples were commissioned to carry the good news to the world. Filled with the Holy Spirit, they began sharing the message that Christ's invitation was for everyone.

In Acts 10, the Apostle Peter was led to the home of a Roman centurion. There, through the power of the Holy Spirit, an entire Gentile household discovered that God's invitation included them.

"It's God's own truth, nothing could be plainer; God plays no favorites! It makes no difference who you are or where you are from. If you want God and are ready to do as he says, the door is open," (Acts 10:34-36, MSG).

From that day in a Roman soldier's house, open enrollment has never closed.

The gospel is open to fishermen like Peter, James, and John; tax collectors like Matthew; and cheaters like Zacchaeus. It is open to the woman caught in adultery and to Nicodemus, who came searching in the night. It was open to Mary, Martha, and Lazarus, and to Blind Bartimaeus.

In fact, one of Jesus' final acts before His death was opening enrollment for a thief hanging on a cross.

The invitation is still being extended today. The question is not whether enrollment is open; the question is whether you will accept it.

Let us pray together

We pray for those who are experiencing the consequences of a natural disaster, like those in Venezuela recovering from the recent earthquakes in the region. We ask, Lord, that families be healed, communities be rebuilt, and those seeking to help can do so.

We pray for those experiencing uncertainty and for those who wish to trust in God's will for their life. We pray, gracious God, that they experience peace instead of frustration, love instead of anger, and hope instead of despair.

We pray for all those who are battling mental illnesses. We petition you, Father, that those struggling with anxiety, depression, and any disorders of the mind be healed and that they would know your love.

We pray for those who are navigating a medical diagnosis. We ask, Lord, that the path to treatment and healing would be made clear, and we pray for the medical professionals involved in caring for those going through this season.

We pray on behalf of those praying for their children. You know, God, what is to be a loving parent as you care for us and all creation. We ask you to be with those who are praying for their children, no matter their circumstances. Remind us always, God, that you are the Good Father, and empower us to follow your example.

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

We pray for those seeking healing. We ask, Father, that you would make them whole in your power and love no matter what illness or injury they are battling.

We pray and give thanks for all who intercede in prayer for others. Give all of us, God, the strength and boldness to continue to love those in our lives who need it most with prayer.

We pray for those who are entering times of new relationships or stages of life. We ask you, Lord, to give them peace, courage, and wisdom as their lives and circumstances change. Please help us to remember that, no matter what, you are always walking beside us.

We pray for those who are preparing for surgery. We ask, God, that you be with them as they bravely undergo their necessary procedures, and we pray for skill and wisdom from their medical providers.

Amen and amen.

Frequently Asked questions



What is the PHCS Network?

The PHCS Network is a national network of providers. As a Liberty HealthShare member, you have access to this network, but are not required to utilize a PHCS Network provider. However, by verifying with a physician or facility prior to receiving care if they participate in the PHCS Network, Liberty HealthShare members can increase the likelihood that they utilize the services of providers or facilities that accept fair and reasonable pricing, thereby reducing the risk of receiving a balance bill.

What is eligible for sharing under Liberty Assist that Medicare does not cover?

Medicare Parts A and B, enrollment in which is required to be a Liberty Assist member, may not cover the full Medicare-approved amount for eligible medical expenses. Liberty Assist provides an opportunity for member sharing for medical expenses that Medicare does not pay. This may include the difference between the Medicare allowable amount and the amount paid by Medicare, as well as eligible Medicare co-payments, co-insurance, and deductibles. For questions concerning Medicare, visit www.medicare.gov. For questions about Liberty Assist, contact Liberty HealthShare via email or phone!



When does sharing begin for Liberty Vision and Liberty Dental?

Liberty Dental and Liberty Vision eligible expenses are considered for sharing starting the first of the month following enrollment, with no two-month waiting period before sharing eligibility begins.

Eligible class A, B, and C dental expenses have varied eligible sharing percentages and AUA requirements. Notably, Class C eligible dental expenses are eligible at 50% sharing after 12 consecutive months of active Liberty Dental membership and the applicable AUA has been met. Liberty Dental has a maximum of \$2,000 in eligible expense sharing per sharing member, per membership year.

Eligible vision expenses for Liberty Vision must be provided by a licensed eye care professional and are subject to sharing limits and requirements.

For complete information about eligible expenses, limitations, and sharing requirements for these supplemental sharing programs, please refer to the **Liberty HealthShare Sharing Guidelines**.

Important Liberty HealthShare Member Information

Claritev Connect: Provider Network

Visit claritevconnect.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