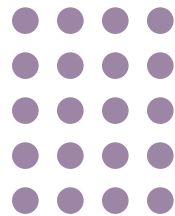
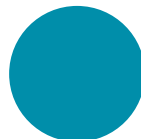
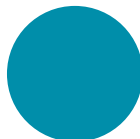
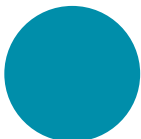
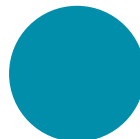
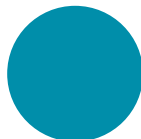
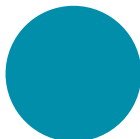
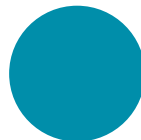
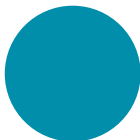
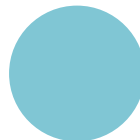
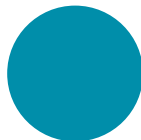
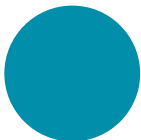
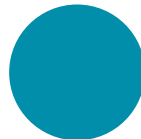
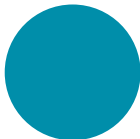
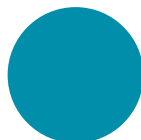


MEMBER QUARTERLY

Q3
25



30 years of
sharing
1995 - 2025



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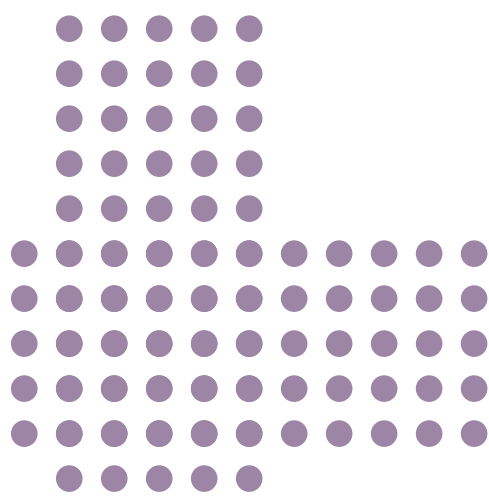
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Several recent experiences have made me even more aware of the growing strength of the Liberty HealthShare brand. First, I have spent time the last several months advocating for our ministry with members of Congress. In these conversations, it has become clear to me that these representatives are far more educated on the ways Liberty HealthShare serves our members across our country than ever before. This is a change that has occurred over the past several years.

While healthsharing is still unknown and little understood with some of our national leaders, there is a growing sense of appreciation for the many reasons that individuals and families have chosen this pathway to meet their healthcare needs. It is heartening to talk with representatives who are committed to making sure that their constituents have a multitude of options, which is important if we want the US to be the marketplace of ideas. We have a compelling story to tell about the service we provide members and the impact we are making on their quality of life. I always feel well equipped with

evidence about the value of our programs when I enter into these conversations. It is yet another example of how our organization has ascended to a more prominent position in the marketplace.


I am also delighted to share the news that Liberty HealthShare has been accredited by the Better Business Bureau (BBB). This is the latest in a number of third-party endorsements that recognize the quality and character of our programs and how we operate as an organization. The BBB has stringent standards for operating ethically and with a high level of transparency. We align with that organization's ideals and commitments and are proud to wear the badge the BBB bestows on organizations and businesses that operate with an attitude of radical transparency. As a member of the Liberty HealthShare family, you can feel confident that we will continue to do all we can to exceed your expectations in all our interactions. You can read more about this recent honor elsewhere in this magazine.

As you read this in September, we are also in the second call for applications for the Sharing Hearts Fund for Pediatric Wellness. As we announced

earlier this year, we started the Sharing Hearts Fund to help the children of families with financial need receive the medical care they require with regard to physical exams, dental exams and braces, vision exams and glasses, and hearing tests. Our first entry into this charitable space allowed us to help five Stark County families. Through donations and grants, we are excited to have \$50,000 available in round two of the charitable fund and anticipate being able to help a larger number of children. While funding is restricted to families from Stark County, Ohio at this time, you can feel proud of your association with our ministry as we strive to demonstrate the love of Christ in action and establish Liberty HealthShare as a force for good in our home city.

This is an exciting time to be a member of the Liberty HealthShare family. Thank you for the confidence and trust you have in our ministry through your continued membership.

In His Love and Service,


Dorsey Morrow
Chief Executive Officer

Share the power
of Christian
healthsharing.
Make money
while you do.



SHARE THE POWER

A Liberty HealthShare® Ambassador Program

Monthly Share Amounts REDUCED



Liberty HealthShare has reduced suggested monthly share amounts on its three most-popular programs—Liberty Unite, Liberty Connect, and Liberty Essential—by up to \$26 a month (depending on program) effective October 1, 2025.

Additionally, the ministry is reducing the member Co-share amount for two of these programs, further reducing unshareable expenses for members each time they visit a medical provider. Co-shares will be reduced from 15% to just 10% for members of Liberty Connect and from 25% to 20% for members of Liberty Essential.

“When so many others in the healthcare field are increasing costs or cutting services, it is a blessing that we are in a position where we can reduce costs for our

members and improve the value they get from their memberships,” said Dorsey Morrow, Liberty HealthShare chief executive officer.

“Our popular sharing programs and efficient financial management, combined with the resolution of our backlogged expenses, has put us in a position where we can increase the value for the members of our sharing community,” he added.

Morrow said the ministry has experienced strong year-over-year growth in new enrollment for 12 consecutive months.

With an eye on affordability, Liberty HealthShare has reduced certain unshareable expenses for members in all its medical sharing programs this year.

In July, it made changes to increase the amount of wellness visit expenses eligible for sharing by 25%. The amount of expenses eligible for sharing for

alternative treatments, including chiropractic, was doubled.

In May, it reduced the suggested monthly sharing contribution for the Liberty Rise sharing program by 19% to a low \$99. The Annual Unshared Amount for the Liberty Assist sharing program was reduced by two-thirds to just \$500.



EFFECTIVE
OCTOBER
1, 2025

LIBERTY UNITE



Now starting at
\$261 per month



Still no
Co-Share



LIBERTY CONNECT



Now starting at
\$211 per month



10%
Co-Share



LIBERTY ESSENTIAL



Now starting at
\$160 per month



20%
Co-Share



Healthy Aging Month



Did you know that September is the month when the [Office of Disease Prevention and Health Promotion](#) (OASH – bonus points if you knew about this government agency!) recognizes “Healthy Aging Month.” During this month, this agency seeks to promote ways that people can stay healthy while they age. Let’s take some time this quarter to investigate a few ways that Liberty HealthShare members, of all ages, can best care for themselves no matter where they are on the journey of life.

How Adolescents Age Healthily

It’s a popular saying that youth is wasted on the young. I say not, because Liberty HealthShare wants all of our members to live at their healthiest and fullest life (even moreso as believers because Christ came to give us life, and life abundantly as He said in [John 10:10](#))! A great first priority for young folks is to be getting enough [sleep](#), as this can aid in all aspects of health. Second, adolescents should be sure to have physical activity in their daily routines – the [differences](#) between young people who are

active and young people who aren’t is staggering! Finally, in today’s social landscape, the importance of face-to-face interaction for young folks, and its impact on their development, can’t be understated. Parents, be sure your kids are putting the screens down with regularity as they grow and develop into young adults!

How Adults Age Healthily

For those in the season of middle age, there’s no need to panic because your best days aren’t behind you! There are some definite strategies that you can implement to keep on aging well. First, make sure that you’re taking care of your [diet](#). I know it can be tempting to eat like a teenage mutant ninja turtle – pizza every night anyone? – but it’s important to be prudent and make sure that you’re eating enough protein, fruits and vegetables, and limiting your processed food intake. Your body, and mind, will thank you! Secondly, don’t put off those [doctor’s appointments](#). Medical screenings, yearly physicals, and regular bloodwork are all crucial to help you age with confidence. Finally, do some brain games! Sudoku, crosswords, and more can help your brain to be [strengthened](#) as you age, keeping you sharp for many years to come!





How Seniors Age Healthily

Gray hair is a crown of glory says [Proverbs 16:31](#)! I hate to sound like a broken record, but [physical activity](#) is still important in your golden years! Look into some [recommended exercise](#) and stay active to reap the benefits in numerous areas of your health. Second, it's crucial for older folks to know their healthcare options, so be sure to put in some research. Medicare can be great, but your health journey is even better when coupled with [the Liberty Assist](#) sharing program! Finally, find ways to get involved in [groups](#) or give back to your community, and this will bolster your spiritual and mental health in old age. It can be easy for the esteemed elderly of our society to become isolated or lonely, but by using these opportunities to stay connected and challenged in your twilight years you can ward off the ill effects of [isolation](#)!

No matter where you are in life, there are steps that you can take to ensure that you remain on the right, and healthy, path. Liberty HealthShare believes that the young, elderly, and everywhere in between have the freedom to choose the healthcare that's best for them, and we're thankful for all those who have chosen to be part of the Liberty HealthShare community – walking the path together where faith and healthcare unite!



Diminutive in size, but overflowing with spirit, Tiffany Atwell has been defying expectations her entire life. Atwell, a member of the Liberty HealthShare Legal Department, was a self-described tomboy as a child. She established her strong personality early in life.

"My mom would put me in a dress, and I hated dresses," said Atwell. "As soon as she would make me put one on, I would run across the street and jump into a puddle. I wanted to play with my dump truck instead."



It's really remarkable what has been achieved here. We have done it by working together and keeping our eye on what is best for our members.

Born in Texas while her father was in the Army, Atwell moved to Northeast Ohio at the age of four as her parents returned to their hometown. At Canton McKinley High School, Atwell ran track & field, was a swimmer, and played soccer. "I didn't like track & field, I loved swimming, and I was okay with playing soccer," joked Atwell.

During her teen years, Atwell was diagnosed with a health issue and was told she would never have children. That setback did not squelch her desire to make a difference in the lives of children. She enrolled at the University of Toledo where she started studies to be a neonatal nurse.

"I thought if I couldn't have my own kids, I could help other families and their babies," said Atwell. "But God had a different plan for me."

employee SPOT LIGHT

During her breaks from school, Atwell worked for Nickles Bakery where she met the man who would be her husband.

"It's funny how things work out," said Atwell. "Tyler and I met while we worked together. I decided I didn't want to go back to Toledo and be three hours away from him, so I stayed in town. Our relationship evolved and we were eventually blessed with news that I was pregnant, despite doctors telling me for many years that it would never happen. God knew what I needed. He taught me that He always has the last say."

Atwell's journey to Liberty HealthShare was serendipitous. "People were telling Tyler's mom, Denise, that she should check out working for Liberty HealthShare," said Atwell. "I was pregnant with my son, Gabe, at the time and working swing shifts at Nickles. It really wasn't working for me, so I thought I should check out working at the ministry. I interviewed and was offered a position in the Intake Department."



Tiffany Atwell

Litigation, Regulatory, and Billing Support Specialist

Atwell joined the Liberty HealthShare family in 2016, and eventually moved to her current position in 2020 where she has the opportunity to defend Liberty HealthShare and help its members.

"I love to help people," said Atwell. "My personal values align with our ministry's mission. I love to learn. I love to do research. I love to be challenged and to problem solve, to find solutions for our members and our ministry."

Atwell recently undertook and successfully completed coursework to earn her degree as a paralegal. The credential allows her to serve Liberty HealthShare in more ways.

"It was time for me to take on more challenging work and the degree

enabled me to be counted on in a more substantial way," said Atwell.

Known by her colleagues for her attention to detail and willingness to do anything to help in any way needed, Atwell is in a position which fits her personality and interest in professional growth.

"I like having a lot of work, which is 100% me," said Atwell. "I enjoy being tasked with big challenges and then exceeding expectations. It allows me to feel confident that I am making a difference here."

Residents of Clinton, Ohio, located near Liberty HealthShare headquarters in Canton, Ohio, the Atwells, Tiffany, Tyler, son, Gabe, and daughter, Abby, are active with a variety of pursuits. They spent time last summer camping on the Outer Banks of North Carolina.

"Camping is something we've taken to doing in the past two years," said Atwell. "It isn't something that I had the chance to do as a kid. We loved camping where we could climb over a sand dune and be right there at the ocean."

Now in her ninth year of service, Atwell has witnessed

*I love to help people.
My personal values align with our ministry's mission.*

the dramatic changes that have occurred at Liberty HealthShare.

"It's really remarkable what has been achieved here," said Atwell. "We have done it by working together and keeping our eye on what is best for our members. I was here when it wasn't as easy or pleasant. Those dark days were learning experiences. I remind people all the time where we have been and that we aren't there any longer. If we continue to work hard, and together, all we can do is to continue to go up!"

Important Update to Mobile App

Already popular among members with more than 5,000 downloads, Liberty HealthShare has updated its mobile app.

This update introduces several powerful features designed to enhance your Liberty HealthShare experience.

You can now:

- *Upload submitted expenses*
- *Edit and delete submitted expenses in the pending status*
- *Upload additional information for expenses in the "Pending Additional Information" status*
- *View the PrayerBox*
- *Create prayer requests and send prayers to others*

Just like with your ShareBox, you can submit and edit medical expenses, view submitted expenses, your AUA review, alert messages, medical bills, share limits, sharing history, membership information, additional resources, and more.

To download or update the app, simply scan this QR Code with your mobile phone.

Once downloaded, you will need to sign in using the same username and password you now use to access your ShareBox.



Made for
Apple and
Android.



Sharing for Wellness *increased*

How long has it been since you've had a wellness visit with your medical provider?

Liberty HealthShare encourages members to see their Primary Care Physician or Provider yearly to maintain their health and well-being.

To further help members with wellness visits, Liberty HealthShare has increased the amount eligible for sharing by 25%.

This \$500 maximum is more than most other healthsharing organizations allow. Some only allow sharing of \$250 for wellness visits, while others facilitate no sharing at all or require a member's annual unshared amount to be met first.

At Liberty HealthShare, after the first two months of membership, one annual preventative wellness visit from a single provider and related lab work for which there are no medical symptoms or diagnosis in advance are eligible for sharing, up to a maximum of \$500 of the Fair and Reasonable charges and not subject to the AUA nor subject to guideline limitations for medical expenses \$200 or less. They are, however, subject to any applicable Co-Share.

Wellness visits include primary care visits as well as an annual preventative gynecological office visit for females.

If a member's wellness visit (including associated lab work) is conducted by a provider in a designated naturopathic facility it is also eligible for sharing. These visits are not subject to AUA requirements and will not count toward a member's maximum annual share limit, provided they are billed as wellness.

Well baby visits, including immunizations, are eligible for sharing within the first 13 months after birth and not subject to the AUA or the two-month waiting period.



A Force for Good: *Sharing Hearts Fund* launches second round of funding

The second application season for the Sharing Hearts Fund for Pediatric Wellness launched on September 1, 2025. The fund is a charitable arm of Liberty HealthShare and seeks to help families with financial need to afford medical procedures related to pediatric wellness. These important wellness procedures include physical exams, dental exams and teeth cleaning, vision exams and eyeglasses, and hearing tests.

In round one last April, five Stark County families were awarded \$17,000 for a variety of pediatric wellness procedures. A total of \$50,000 is available for the second round of funding and is made possible through donations and grants, separate and distinct from the ministry's medical cost sharing operations.

"We were blessed to have had the opportunity to help these deserving children with their medical and dental needs," said Dorsey Morrow, chief executive officer. "It was heartening to read the responses from our awardees as they

shared how this funding will make a difference in their child's life."

Funding from Sharing Hearts made it possible for Kathryn Ball to provide much needed dental work for her daughter, Neveah.

"I am so grateful for the Sharing Hearts funding," said Ball. "I am speechless. I want to thank everyone at Liberty HealthShare from the bottom of my heart."

Stark County, Ohio families seeking funding will go through a simple application process during which they will identify their necessary procedure and explain their financial need. The applications are available on the Sharing Hearts Fund website at www.libertyhealthshare.org/sharing-hearts. Paper applications will also be available at Liberty HealthShare, 4455 Hills & Dales Rd. NW, Canton, Ohio 44708. All applications received by 5 p.m. on September 30, 2025 will be considered for this second round of funding.

Learn more about Sharing Hearts



For the second consecutive year, employees from Liberty HealthShare represented the ministry in the Professional Football Hall of Fame's Grand Parade. This year's presentation came in the form of a float celebrating the 30th anniversary of the ministry. The float, designed by Graphics & Web Designer Caylie Mindling, was honored with the Chamber Award which recognizes the participating float with the most enthusiasm.

"Participating in the Grand Parade is a great opportunity to show Northeast Ohio that Liberty HealthShare is a force for good in this region," said Dorsey Morrow, chief executive officer. "It was appropriate that we highlighted our 30 years of service to our members with a float that attracted attention and honors."

Adorned in the ministry's colors, employees on and off the float celebrated the ministry's momentous anniversary. All involved had a wonderful experience, and we hope that you enjoy these photos of all our fun!

Liberty HealthShare Float Awarded Chamber Award at Hall of Fame Grand Parade



Liberty HealthShare is an *affordable option* to Millions Hit by Higher Health Insurance Costs

Americans are increasingly worried about their healthcare and the growing costs of insurance.

Even though they're enjoying record high profits, health insurance companies are implementing their largest premium increases in five years and those with Marketplace plans could see their costs increase up to 75% if enhanced subsidies are not renewed.

This reality is in addition to the fact that 1 in 5 insurance policy holders are dealing with insurance claim denials; this already staggering number increases up to 1 in 3 for certain larger insurance companies.

For 30 years, Liberty HealthShare has been at the forefront of supporting Americans who don't know where to turn when faced with situations such as these.

"People not only want affordability and flexibility, but they also want transparency, reliability, and trust," said Dorsey Morrow, Liberty HealthShare chief executive officer.

Liberty HealthShare has reduced suggested monthly sharing contributions or unshareable expenses for members in all its healthcare sharing programs this year. "While healthcare costs rise across the country, we are providing our members with greater value at lower costs," he said.

As a non-profit Christian ministry, Liberty HealthShare operates differently from health insurance companies. It

functions on the biblical principle of bearing one another's burdens, with monthly contributions from members funding the sharing of eligible medical expenses within the community.



"Our focus is on our members, not on shareholders or next quarter's profit," said Morrow. "We are here to help facilitate sharing between our members. We are not driven by profit. After deducting a small percentage to operate the ministry, the contributions coming in should equal the contributions that go out."

Last year, these contributions resulted in the sharing of more than \$454 million in billed medical charges, which were repriced to just over \$154 million, saving members more than \$300 million. Since 2014, Liberty HealthShare has facilitated the sharing of nearly \$5 billion in eligible, repriced medical expenses for its members.





I went to my doctor's appointment and they are a Medical Doctor (MD). Why is my expense being processed as naturopathic?

Even if the provider you utilized for an appointment is a Medical Doctor, they may be practicing within a naturopathic facility. A facility is defined by the shingle or the name under which the facility, clinic, or office operates. If this is the case, the services that you received will fall under the guidelines of a Naturopathic expense, as outlined on page 37 of your Sharing Guidelines.

F A Q • F A Q • F A Q • F A Q • F A Q • F A Q • F A Q

Help your friends & help yourself

Earn \$150

If your family or friends are among those impacted by health insurance cost increases, you can help them.

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

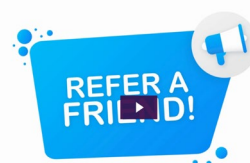
Plus, you can earn **\$150 for each referral**.

A current 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 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.

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



watch this
video to
learn more



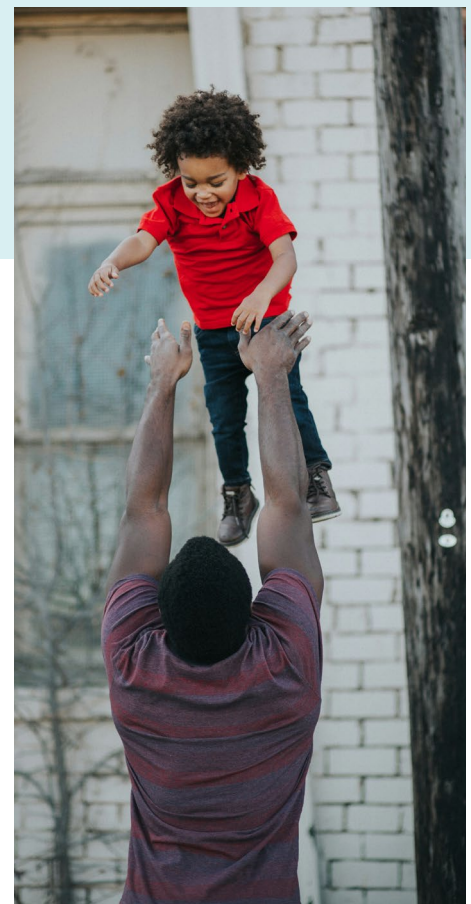
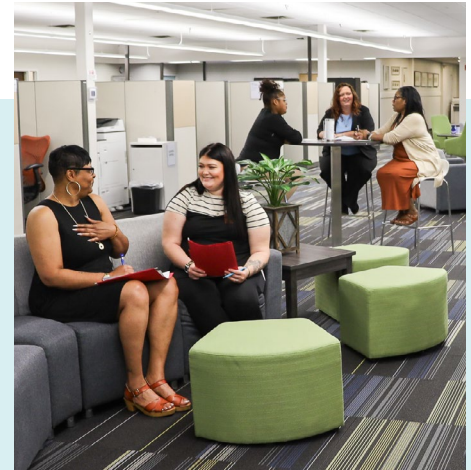
Officially Accredited by the Better Business Bureau

The list of third-party endorsements for the quality and character of Liberty HealthShare grew longer recently with news that the ministry has been recognized as an accredited organization by the Better Business Bureau (BBB). To be accredited by the BBB, a business or organization must meet following standards:

1. Build trust by establishing a positive record in the marketplace.
2. Follow established legal and ethical advertising and selling practices.
3. Honestly represent products and services.
4. Be transparent by clearly and prominently disclosing all material facts on a customer's buying decision.
5. Honor promises by fulfilling all contracts, commitments, and representations.

6. Be responsive by addressing disputes forwarded by the BBB quickly and in good faith.
7. Collect personal information only as needed and respect the preferences of customers regarding the use of their information.
8. Approach all business dealings, marketplace transactions, and commitments with integrity, good faith, and intent to do what is expected.

"We've worked very hard to earn this level of recognition from the Better Business Bureau," said Dorsey Morrow, chief executive officer. "The BBB establishes a very high bar for businesses and organizations, and we are proud to deliver on our promises each and every day."



August's SHAREPOWER

Our monthly report
of members'
shared resources



SharePower Received

\$9,066,656

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



Medical Expenses Shared

\$6,945,855

The monthly amount of eligible medical expenses shared by members.



New Medical Expenses Received

\$6,348,532

The amount of eligible medical expenses submitted by members and providers after repricing, ineligibility, and AUA Application. This amount may be reduced after additional negotiations.



Medical Expenses Being Processed for Sharing:

\$2,120,801

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



Member Story

Deborah Gray

Operating a small business comes with no shortage of challenges. The stress of longer hours and greater decisions is bolstered by the need to find creative solutions to the problems of everyday life, such as taking care of one's healthcare.

"I've owned my own business since I was 19," said Deborah Gray, longtime Colorado resident. "I've always

felt it is my responsibility to have my healthcare taken care of, but being a small business owner means that I'm just a group of one, without the option for employer sponsored health insurance."

Like many others, Gray found her way to healthsharing because of the Affordable Care Act, or "Obamacare."

"I joined Liberty HealthShare sometime around 2017, shortly after Obamacare went into effect," she recalled. "What started as the lowest price around ended up being unsustainable. I knew I had to find something else, and Liberty HealthShare was exactly what I needed."

Cost and healthcare freedom were the two aspects of Liberty HealthShare membership that attracted Gray the most, and these initial incentives became superb experiences during her time as part of the Liberty HealthShare Community.

"Cost is of course the most important, but whenever I had to call to ask a question or get information I was connected with a real person within seconds. I never once hung up the phone not knowing how to proceed or what to do," said Gray. "I had providers that I liked to utilize, and after working with both my providers and Liberty HealthShare I was able to get my providers to

As a small business owner, I didn't have to feel overwhelmed or like I couldn't afford to live because of healthcare costs. Liberty HealthShare made all that possible for me.

work with Liberty HealthShare to manage my healthcare needs. I didn't lose the providers that I liked and trusted."

Trust with her providers was paramount for Gray as she underwent prolotherapy, an injection-based treatment for chronic musculoskeletal pain. And Gray's struggle wasn't only discomfort, it was life-altering difficulty.

"I am an extremely active person, and being able to receive those treatments improved my quality of life immensely," said Gray. "I was able to offset the costs of that treatment because of the support of the Liberty HealthShare community. I gained my life back. There are certain things I don't know how people live without, and for me that's God, America, and exercise!"

Being part of a community of faith that gave her the freedom to receive the care she needed was instrumental for Gray who, even in the midst of COVID-19, never stopped working and thinking of others.

"As a small business owner, I didn't have to feel overwhelmed or like I couldn't afford to live because of healthcare costs.

Liberty HealthShare made all that possible for me," said Gray.

"During the pandemic I know that Liberty HealthShare was offering to help offset some of the costs of monthly shares, but to the surprise of the representative I was talking with, I turned down that generous offer. I wanted that money to go to a family who needed it more.

If more people had the community-minded outlook of Liberty HealthShare maybe we would be better off in all aspects."

Having recently transitioned to Medicare, Gray is already weighing the option of Liberty Assist, Liberty HealthShare's Medicare supplement program as she continues her small business work as a hairdresser.

In the meantime, you can find Gray hiking, showcasing her backhand on the pickleball courts, or spending time with her adult children and granddaughter.

"It's always a good day to be outside!"



**I knew I had to find
something else, and
Liberty HealthShare was
exactly what I needed.**

View all our
magazines here

Get our FREE
Medicare Checklist

Read more member
stories here

Careington Offerings Change

Due to low usage levels, effective September 1, 2025, Liberty HealthShare is removing discounts for dental and vision from the Careington suite of services offered to members.

Members interested in dental savings should consider the [Liberty Dental sharing program](#). A popular addition to many members' medical sharing program, Liberty Dental allows you to see any licensed dentist, receive up to 100%

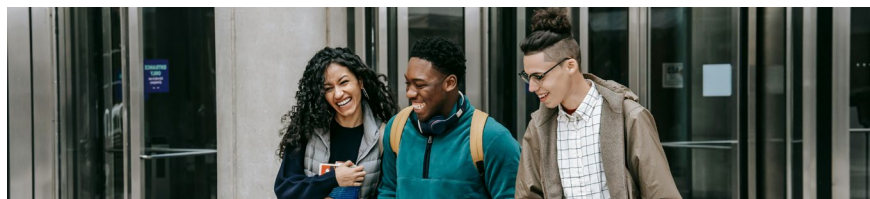
sharing of eligible preventative expenses, and features low monthly share amounts and AUAs. You can add Liberty Dental to your membership during your annual renewal period. Learn more at www.libertyhealthshare.org/liberty-dental.

Additionally, based on member input, the ministry is in the final stages of developing a vision sharing program that is expected to be made available in early 2026.



Liberty Rise

Affordable Christian healthcare for your young adult



As a Liberty HealthShare member, you know how vital affordable healthcare is. You can choose your doctors and get high-quality care for a fraction of the cost of health insurance.

Because it's important to you, it's important to us. We created a program for your adult child too. Whether starting a career or attending college, when it's time for them to move to their own healthsharing membership they can stay a

part of a Christian community that will care for them.

Liberty Rise is our easy-on-the-budget sharing program for adults ages 18-29. Its Monthly Share Amount is just \$99.

A visit to the doctor will only cost them \$25. A trip to the urgent care center, just \$50.

Liberty Rise is for individuals and couples without children. It offers young adults (and their parents) peace of mind for their health.

They are eligible for sharing of up to \$50,000 a year in medical expenses for:

- Primary Care Physicians and Specialists
- Urgent Care and Emergency Room Visits
- Hospital Stay
- Surgeon Fee
- CT and MRI Scans

You can learn more about Liberty Rise at www.libertyhealthshare.org/liberty-rise.



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

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



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

Call our Enrollment Team at 855-585-4237



www.libertyhealthshare.org/liberty-dental

The Second Mile



In the middle of Jesus' first sermon known as the Sermon on the Mount, He said something both challenging and interesting.

"Whoever forces you to go one mile, go with him two." This is the "law of the second mile." Are you a second miler?

Second milers go above and beyond. They do more than is required or asked of them. In the context of Jesus' words, the Jewish people were under Roman rule. Essentially, a Roman soldier could grab someone off the street and force them to carry their backpack or burden for one mile. It was a tool of subjugation. It was the law. It was not a request for help but a demand for service. It was a law that caused stinging resentment.

Jesus instilled into the early believers that they were to do things differently. Their lives would be a testimony because of how they reacted and responded to unfairness and mistreatment. He said if one mile is required, offer to do an additional mile. Let's think about this and why it is important for us today.

Second milers are different. They are not the people that live to do as little as possible to get by. They are the people that thrive. Living as a second miler puts a spring in your step, a smile on your face, and a song in your heart. Instead of life driving you, you are driving your life in a positive way.

The second mile is a character mile. Jesus was looking for people that would live over and above the requirements. He was looking for people full of love and servanthood. The first mile is to love those who love us, the second mile is to love those that may not love us. The character mile moves us from slaves to masters. From "have to" to "want to."

The second mile is a commitment mile. Jesus also said that we should "turn the other cheek." When we are slighted or disrespected, at home, in the workplace, or even in the public arena, it is an opportunity to stay committed to Jesus' way of living and loving. Our reaction is to love more, not retaliate. We are to persevere and not push back. We are to love even those who have marginalized us, ignored us, or taken advantage of us.

The second mile is a commission mile. Jesus suggests that successful people live the second mile life. The first mile is crowded but the second is not busy at all. Most people never get to second mile living. It is too easy to focus on ourselves and wallow in our personal injury, perceived or reality.

The commission that Christ gave us to do was to spread the gospel message and to make disciples. Going the second mile enables us to testify to God's grace that is within us. A Roman soldier would have been blown away by a Jewish person offering to go the second mile. When asked why they would do this a simple answer would be that Jesus said to do it. This would in turn lead to a conversation and maybe even a conversion.

It is His grace that allows us to go the second mile. It is His presence in our lives that makes us different from the average people that live for self and not the Savior. Be a second miler. Raise the bar. Build this concept into your life. You will not be sorry but find joy in serving beyond the first mile.

Let us pray together

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

For those battling injury or illness. No matter where they are or what their struggle is, we pray for courage in the face of adversity, peace in times of uncertainty, and the healing power of your Spirit.

For those who have received a cancer diagnosis. Strengthen them and their loved ones, help them hold strong their foundation of faith, and bring relief from their pain.

For those ministering to their loved ones who do not yet believe. We pray that you would reveal yourself to those being prayed for, and to strengthen your messengers to run the race before them.

For the expectant mothers and families having babies. We pray that you guide those delivering and give peace to those welcoming new life into your world.

For those around the world working in missions. We pray for their safety, effective ministry, and for the light of the Gospel to shine brightly.

For the victims of accidents. We pray for their healing and for the comfort of those around them.

For those in long term care. We pray that your Spirit rest upon them and give them peace, and that those who are tasked with their care be patient, loving, and kind.

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.

Why We Do It

Liberty HealthShare Ministry

I just returned from an event representing Liberty HealthShare along with two team members. We were sharing the message of Liberty HealthShare with 1,400 worship leaders and tech staff from local churches around the country.

I must confess that these events are a lot of work. Preparing to travel, securing accommodations, as well as making sure displays, printed materials, and promotional items are in place is no small matter. We stand a lot. We have long days and conversations ranging from a simple, "Hello!" to praying with folks that stop at our booth long enough to share their concerns and struggles. We listen to all kinds of people with all kinds of needs. We offer hope through Jesus and Liberty HealthShare.

So, why do we do it?

Liberty HealthShare as you know, gives like-minded people the opportunity to share one another's burdens. This is based on the teachings of Christ and the Apostles in the New Testament. We care for others because we are commanded as Christians to do so. We love extending the invitation to care of one another to as many people as possible.

Here are a few reminders of how we are to care for each other:

Galatians 6:2 (ESV): "Bear one another's burdens, and so fulfill the law of Christ."

James 5:16 (ESV): "Therefore, confess your sins to one another and pray for one another, that

you may be healed. The prayer of a righteous person has great power as it is working."

1 Peter 4:10 (ESV): "As each has received a gift, use it to serve one another, as good stewards of God's varied grace."

Hebrews 10:24 (ESV): "And let us consider how to stir up one another to love and good works."

1 Thessalonians 5:11 (ESV): "Therefore encourage one another and build one another up, just as you are doing."

Jesus taught us to take care of others by loving them.

John 15:12 (ESV): "This is my commandment, that you love one another as I have loved you."

John 13:34–35 (ESV): "A new commandment I give to you, that you love one another, just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another."

I am so thankful for our members and their belief in living out our shared faith by belonging to the Liberty HealthShare community. It is a privilege to serve you, our members, as a pastor. As you read the scriptures above, let the love of God and love for others consume you. There is no better way to live and love in the name of Jesus.



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

Liberty HealthShare

PO Box 35691 | Canton, OH 44735

Nominate A Provider

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

<https://www.claritev.com/members/>

ShareBox

Important Membership Tools

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

Prenotification

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

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

Member Services

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

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

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