



Member Newsletter

August 2022



An Important Message from Dorsey Morrow

Liberty HealthShare Members,

As we are beyond the half-way point of the year, I thought now would be a good time to provide an update on our progress in addressing our backlog of unshared medical expenses.

I am pleased to report to you that the strategy is working.

Members have found our new program offerings attractive and continue to transition to them. This process will be complete in October. Because of this, our monthly SharePower has been fairly level in 2022, ranging from \$21.4 million in January to \$20.8 million in June. For the first six months the average SharePower was just over \$21 million.

The new programs and Sharing Guideline changes have been effective in reducing the amount of medical expenses received. From a 2022 high of \$23.1 million in March, submitted medical expenses have fallen to \$14.8 million in June. This, as intended, frees up SharePower to apply to the backlog.

While we have reduced the backlog by about 20% this year, our progress slowed in June and July. The challenge was balance bills. As we have shared fair and reasonable medical expenses from 2020 and 2021, some of the providers have followed up by submitting a balance bill. Until those are settled or reduced through negotiation, the amount gets added to the backlog total. Thus, while we reduced the earlier backlog, we added a near equal amount on the backend so that our overall reduction stagnated those two months. In effect, we did reduce the backlog, but not enough to be significant in our percentages. However, it did shift the backlog forward a bit due to balance bills added from 2022 shares. We expected this and it does not affect our strategy at all.

You can be certain; we will continue to work every day to reduce the backlog. It remains my primary focus. We continue to share eligible 2022 medical expenses in 120 days or less. In some cases, we have been able to share these expenses in as little as 90 days.

As we move forward, I want to let you know we will be improving our program offerings for current members in September and adding new sharing programs to address populations of people we are not currently serving. I think you'll be excited with the changes.

As always, I pray that God blesses you and your family and ask that you pray for our team as we work diligently to return Liberty HealthShare to being the ministry you deserve.

In His Love and service,

Dorsey Morrow
Chief Executive Officer

Three Best Practices for Healthsharing Members

Unlike insurance customers, healthsharing members steward their own healthcare and make their own healthcare choices. It's a rewarding way to manage your health. Here are the three best practices for healthsharing members.

Before You Need a Medical Service

Every adult deserves to be empowered to care for their own health. Your aim as a healthsharing member is to be enabled to live a healthier life and develop a partnership with your medical team. Select and talk to your providers about healthsharing before you need care.

Good communication with your provider increases positive health outcomes for you and your family.

When You Receive a Medical Service

When a provider recommends non-urgent medical services, you have options. If a provider suggests a test or treatment, ask if and when it is necessary. Are there other options that will have comparable outcomes? Most of us have an abundance of information to help us make health decisions. Once you have selected what medical services you will have, search for a fair price using HealthCare BlueBook, located in [ShareBox](#). If your medical service requires prenotification, remember to submit a prenotification request before scheduling care.

When You Submit an Expense

When you submit an expense to your community, you understand that sharing is a voluntary gift from others. Overseeing your expenses is your responsibility as a sharing member. Submitting correct diagnosis codes, reviewing your ShareBox and talking to your providers are all ways to actively manage your healthcare. Remember to submit an expense and all the required documentation within 180 days of your medical service. If you need assistance submitting an expense in ShareBox, this video [How to Submit a Medical Expense in ShareBox](#) will show you how.



Updated Statuses in ShareBox

We've updated our ShareBox statuses to help you monitor your expenses as they move through the sharing process. Below are the ShareBox statuses that have changed.

Medical Bill Statuses

Finalized: (formerly completed) Expense is either completely applied to AUA, ineligible, voided or revised. If the expense is ineligible, it will also be displayed as finalized. Review the EOS for details.

Processed: (replaces submitted for sharing and ready to pay) This status is shown when processing has been completed. The bill may be shared into, fully applied to AUA or ineligible for sharing. Review the EOS for details.

Shared by Members: (formerly paid by members) Your eligible expense has been shared by the Liberty HealthShare community. Review the EOS for details.

Submitted Pro Rata Sharing: If you submitted a large expense to your sharing community and it's eligible for sharing, it may be split into multiple shares. During this time, you will see the "submitted pro rata sharing" status, as your expense is shared over time. This status moves into a "shared by members" status when completed. Review the EOS for details.

*Additional information on statuses will be available in ShareBox



JULY SHAREPOWER

Our monthly report of member's shared resources.

SharePower Received

\$19,538,237

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



Medical Expenses Shared

\$19,584,755

The monthly amount of eligible medical expenses shared by members.



\$14,158,803

Medical Expenses Received

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.



Backlog Reduction

JULY 2022

Percentage of pre-2022 backlog reduced

0%

2022 Cumulative

Year to date percentage of pre-2022 backlog reduced

20%

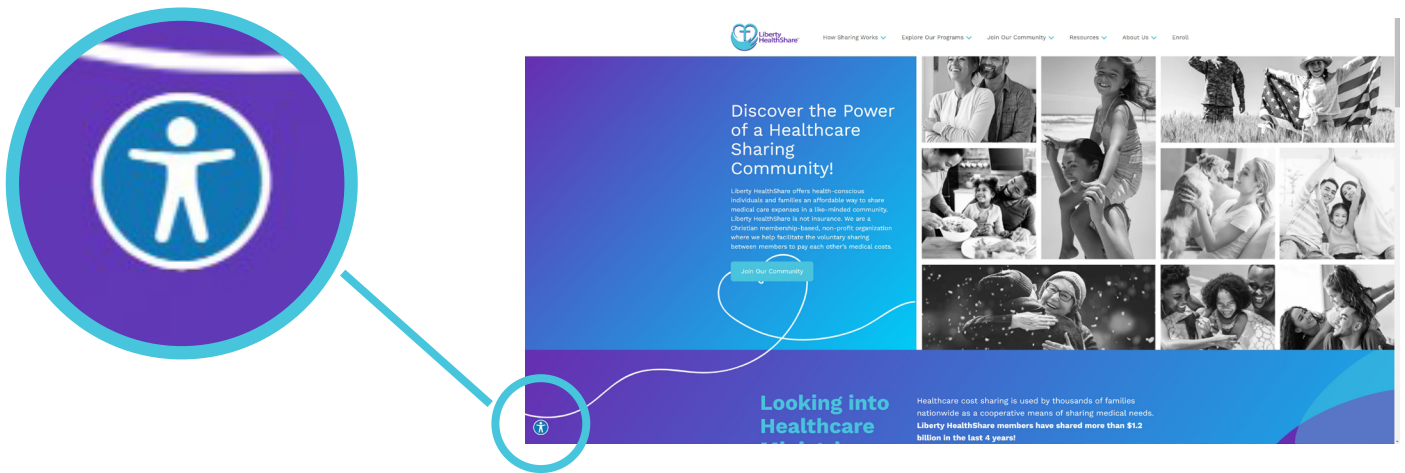
Liberty HealthShare Addresses Website Accessibility

Seeking to ensure that everyone has equal access to its website, Liberty HealthShare has added AudioEye's world-class technology to LibertyHealthShare.org.

AudioEye's technology and services help identify and resolve accessibility issues for online visitors who might have a disability that impacts their use of a website.

The technology automatically monitors Liberty HealthShare's website for more than 400 accessibility issues, fixes 70 of those issues automatically and monitors the site for other barriers for people with disabilities. It helps keep the website in compliance with ADA (Americans with Disabilities Act) and WCAG (Web Content Accessibility Guidelines) standards.

Website visitors can use this technology seamlessly with assistive technology, or they can mitigate certain issues by clicking on the icon at the bottom left corner of the homepage. There, they can make changes to how the website is displayed and structured to make it easier for them to use.



Liberty HealthShare Works to Protect our Members

Many of the regulations that govern health care sharing ministries and their members are developed by Congress in Washington, D.C. Keeping our representatives and senators informed is an important activity.

Chief Executive Officer Dorsey Morrow and Matt Bellis, senior director of public affairs, recently traveled to the nation's capital to do just that.

"We had very productive conversations with key legislators and their staff about how health care sharing ministries are a critical part of the free-market system and allow for the free expression of faith and religion," said Morrow. "It was exciting to hear our legislators offer their support and ideas for health care sharing ministries in general, and Liberty HealthShare in particular."

Morrow and Bellis met with 15 officials and discussed such topics as: the proper and basic functions of a health care sharing ministry, the relationship between federal and state government regulations on health care sharing ministries, current oversight issues and future actions regulators can take to ensure the constitutional rights of health care sharing ministry members.



Employee Spotlight: Meet Morghan

This month, we are pleased to introduce you to Morghan. She has worked at Liberty HealthShare for more than a year as a member and provider services advocate. She helps to answer program questions from our members and providers.

Morghan's favorite thing about working at Liberty HealthShare is providing our members and providers with the best customer service experience when they call. "I enjoy making things easier for our members and helping them to understand our Sharing Guidelines so they can effectively use their healthsharing membership," she said.

Compassion, faith and family are three words that Morghan says describe Liberty HealthShare. These, and other Christian values, are why we share medical expenses.

A scripture verse that helps her in her time of need is Isaiah 41:10. "So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."

We are blessed to have Morghan as part of our family at Liberty HealthShare, where we encourage one another to be our best for our members. Check back next month to get to know another team member!



Living Out the Will of God

By Wes Humble

Living out the will of God in your life is to finally find the place, purpose and position that God planned for you long ago. God spoke to the prophet Jeremiah in the Old Testament and said this:

"I knew you before I formed you in your mother's womb. Before you were born I set you apart and appointed you as my prophet to the nations." Jeremiah 1:5 NLT

God plans our lives before we are even born and out of the womb. He knows the uniqueness of all people. He knows our gifts, our strengths, the environment we will grow up in, the choices we will make, the opportunities we will have and the path that is best for us. God knows what His plans are for every person on this planet. Our job is to first know God by accepting Jesus as our Savior and then to pursue His will for our lives.

We find it by prayer, by listening deep in our hearts for His gentle nudges and prompts. We find His will by reading the bible and living out its life giving words. What about you? Do you feel like you never quite get life right? Does it feel like one struggle after another?



Do you feel alone in your pursuit to get ahead or into a positive place in your life? God cares. He made you and created you to do big things. Things that only you can do!

Jump into the stream of living out the call of Jesus in your life. You won't regret it. You will be amazed at what God wants to do in and through you.

Pastor Wes Humble is the Executive Director of Ministry and Community Relations.

Did You Make Your Program Change?

Members with annual renewal dates in September 2022 are required to make a new program selection by August 25. Choosing a new program is quick and easy in your ShareBox. If no program is selected by this date, members will be automatically enrolled in a new program most similar to their current program effective September 1, 2022.

Members with annual renewal dates in October 2022 will be required to select from one of the new sharing programs by September 25. Members can call Liberty HealthShare's Enrollment team at (855) 585-4237 and we will assist you in making a program change.

Important Liberty HealthShare Member Information

ShareBox

Important Membership Tools

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

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

Prenotification

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

Urgent prenotifications should be called into our Prenote department at 855-585-4237.

Member Services

Need Member Services support?

We encourage you to use ShareBox or call us at 855-585-4237.

You may also email us at info@libertyhealthshare.org. We will address your inquiry as soon as possible.

How to Update Your Membership:

It's important to keep your membership information, such as your address and contact information, up-to-date in your ShareBox. This can help improve sharing times for you and all of our members. Log into your [ShareBox](#). On the left-hand side click on "MEMBERSHIP," and review your email, phone and address to ensure they are correct. You can also make program changes, update your sharing name or update your share funding.

Enrollment Anniversary:

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

Submit Medical Expense Within 180 Days:

Remember to submit an expense and all required documents within 180 days of your medical service. Members who prefer to let their providers submit their expenses have the obligation to ensure that this is done correctly and within the same 180 day timeframe. You can monitor submitted expenses in your ShareBox.

