



April 2022

## An Important Message from Dorsey Morrow

Liberty HealthShare Members,

I would like to thank the many members who have taken the time to write me in the weeks since we announced changes to our Sharing Guidelines. I appreciate you being a member of Liberty HealthShare and sharing your thoughts.

I don't think there is any disagreement that we have a situation that must be rectified. Some of you shared views on how to address our backlog. Our leadership team and board of directors considered many of these same ideas. I'm heartened to know that you understand the challenges we face.

Some of you said changes should have been made a few years ago to stop the backlog's growth. I don't disagree. But we cannot change the past. We have to look at the situation before us and find the best solution for today and tomorrow. I believe the changes we have made are important parts of that solution. They will help us address our backlog, reduce our sharing times and return this ministry to providing the kind of service you deserve.

This requires prioritizing medical expenses submitted in 2022 with a goal of sharing them within 120 days. I believe we can reach that goal in the next few months. Alternatively, we can continue the process of sharing all expenses on a first-in, first-out basis. Unfortunately, that would become a process of attrition and hoping we have enough SharePower left to pay all submitted expenses before the last member left. I do not believe anyone wants that. Our strategy ensures we can attract new members to Liberty HealthShare and that we have sufficient contributions each month to steadily and consistently reduce the backlog.

We expect monthly sharing contributions to increase as members select new programs and sharable medical expenses to decrease with new guideline changes that become effective on May 1. As a result, we will be able to allocate a portion of monthly SharePower to address our pre-2022 backlog. It will take time to fully address the backlog, but you should see progress over the next several months, and as new members join, we should have increased SharePower to lower the backlog even faster.

The amount of SharePower we can allocate to the backlog is, obviously, dependent on implementation of the changes we are making, as well as the amount of expenses submitted for sharing, so it is impossible to provide an estimate on the amount. I can, however, tell you that our strategy on addressing the backlog has not changed. We remain focused on sharing fair and reasonable expenses submitted by providers. Nothing in our strategy is intended to delay the sharing of these expenses. We want to expedite the sharing as quickly as possible and serve all our members.

I pray that God richly blesses you and your family.

Dorsey Morrow

Chief Executive Officer



## Got a Balance Bill? What to do Next

Per the 2022 Sharing Guidelines, beginning May 1, the process Liberty HealthShare members should use if they receive a balance bill from a provider will change. Members should no longer download balance bills to their ShareBox or email them to The Medical Cost Savings Solution (MCSS).

As balance bills will no longer be eligible for sharing, members should seek providers who accept fair and reasonable reimbursement. Bills in excess of this amount are called balance bills. More than 80% of providers used by Liberty HealthShare members accept the fair and reasonable reimbursement amount.



Liberty HealthShare will provide a service through Self-Pay Advocates, to assist members with balance bills. Self-Pay Advocates' goal is to arrive at reasonable pricing that is affordable for the member and the provider. Their focus is to make sure that medical bills are treated with the utmost attentiveness and expediency throughout the resolution process.

### How does the program work?

Upon receipt of a balance bill, members should email a copy of the bill as soon as possible to [info@self-payadvocates.com](mailto:info@self-payadvocates.com).

Self-Pay Advocates will send a follow-up email to the member that will include the following:

- Name and contact information of the member's dedicated advocate.
- HIPAA Release & Authorization Form to speak to the provider on the member's behalf.
- Fair Credit Reporting Act Letter that will be sent to the provider to suspend the bill from going to collections.
- Appointed Representative Form allowing self-pay advocates to be the member's representative.
- A "Know-Your-Rights" Document equipping members to answer collection calls and letters, should they occur.

Members will then be asked to schedule an initial 15-minute call with their dedicated advocate.

While balance bills with a service date prior to May 1 remain eligible for sharing, members may utilize Self-Pay Advocates for these bills as well.

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## Medical Debt and Credit Reports

Medical debt is different than other types of debt. According to the major credit reporting agencies, it should be handled differently on an individual's credit report.

Beginning July 1, the big three credit reporting agencies, Equifax, Experian and TransUnion, will [change how medical debt](#) appears on a consumer's credit report.

Medical debts, which can appear on a credit report after six months if not settled or otherwise managed, will now not be recorded until after one year. Another positive change is that when medical debt is paid, it must be removed from a consumer's credit report. Additionally, medical debt of less than \$500 will no longer be included on reports.

This is good news for healthsharing members who actively manage their healthcare expenses with their providers. Medical expenses may appear on a healthsharing member's credit report due to unexpected medical events or if a provider doesn't support healthsharing.

While medical debt is the most common type of debt, it's crucial to talk to your provider to discuss planning for your care, receiving a self-pay discount and how you will manage your medical expenses.



# Search for a Provider that Supports Healthsharing

We enable our members with cost saving tools to research and select quality providers who charge a fair price for medical services.

If you want assistance finding a provider that supports healthsharing members, you can use our [provider directory](#) to search for a provider or facility near you. Many providers enjoy working with healthsharing members who live healthy lifestyles and improve healthcare outcomes.

You can find our directory on our website at <https://www.libertyhealthshare.org/provider-list> and in your ShareBox. If there is a provider that you do not see in our list and would like to nominate for consideration, click the button in the top right corner in the "Providers" section of your ShareBox.

ShareBox

Dashboard

PrayerBox

Medical

Liberty HealthShare

Providers

NOTE: While we do not have an official list of providers and you are free to choose your own provider or specialist, the list below is comprised of active

Nominate Provider

Members can help steward our shared resources and reduce processing fees for their healthsharing community by sending their monthly contribution through automatic monthly ACH transfers. Simply update your funding preference to ACH transfer in the membership area of ShareBox.

Check Your ShareBox for Expenses

Members are responsible to confirm with their provider that all expenses have been submitted and RECEIVED by Liberty HealthShare. You can view/confirm all received expenses in your ShareBox or by contacting us directly.

Any eligible expenses incurred and submitted at least 60 days prior to a member’s cancellation may be shared. Expenses incurred or submitted within 60 days of cancellation will not be eligible for sharing. Exceptions to this provision can be found on page 11 of our Sharing Guidelines.

Liberty HealthShare

MARCH SHAREPOWER

SharePower Received

\$21,814,810

Medical Expenses Shared

\$21,024,455

Medical Expenses Received

\$23,142,482

Balance Bills\*

\$ 2,291,108

\*The additional amount providers have requested over the fair and reasonable amount already shared by members.

## Employee Spotlight: Meet Jessica

This month, we are pleased to introduce you to Jessica. She previously served in our member services department, where she answered our members' questions and assisted them with their healthsharing membership. In her new role as a member resolution specialist, she works with our members to resolve their concerns.

Jessica's favorite thing about working at Liberty HealthShare is the Christian foundation of our ministry.

"Our faith brings us together. No matter how diverse we are in our individual lives, we share the same values," she said.

We are blessed to have a community of like-minded individuals who lift one another financially and through prayer. Our members leave prayer requests and offer encouragement to one another.

One day a member even asked if she could pray for Jessica. "It really warmed my heart," she said. The member prayed that Jessica would be blessed by the fruit of her work.

A grateful perspective has carried her through every season in her life, including difficult ones.

"Being grateful is a choice, a prevailing attitude that endures and is relatively immune to the gains and losses that flow in and out of our lives. Yes, this perspective is hard to achieve; but I promise it is worth the effort."

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

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## He is Risen! By Wes Humble

In the Gospel of John, there is a fascinating description of something that happened shortly before the arrest and crucifixion of Jesus. Many of these people were the same ones that waved palm branches a few days before as Jesus rode into Jerusalem. And yet John writes,

*"But despite all the miraculous signs Jesus had done, most of the people still did not believe in him."*

Jesus shouted to the crowds, "If you trust me, you are trusting not only me, but also God who sent me. For when you see me, you are seeing the one who sent me. I have come as a light to shine in this dark world, so that all who put their trust in me will no longer remain in the dark." John 12:37, 44-46 NLT

He was going to the cross to give every human being on the planet a chance for redemption.

He would be crucified and buried but would raise up within three days to offer salvation to all people. That is the story of Easter. It is the story of hope, new life and a light shining into a dark world.

John says, "He shouted to the crowd . . ." Can you hear Him? He is still calling, above the noise of a sinful and very broken world to any that will hear. The invitation is for all. Come out of the darkness and into the glorious light of our Lord Jesus Christ. Allow Him to shine His light into your life and to shine through you.

He is risen! He is risen indeed!

### **New Liberty HealthShare Member Devotional**

Be sure to check your inbox every Monday morning for an inspirational devotional from us via [devotions@libertyhealthshare.org](mailto:devotions@libertyhealthshare.org). Beginning May 9, members will receive a weekly word by Pastor Wes Humble that will lift and strengthen your faith journey. Make sure to add our devotions email address to your safe sender list. It's easy to opt-out if you don't want to receive these messages. We hope these devotionals will help you grow in faith, knowledge and the love of God.

## Did You Make Your Program Change?

Members with annual renewal dates in May 2022 are required to make a new program selection by April 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 May 1, 2022.

Members with annual renewal dates between June 2022 and October 2022 will be required to select from one of the new sharing programs by the 25th of the month prior to their annual renewal date. **Members will have visibility to the new program options in their ShareBox 60 days prior to their annual renewal month.**

Members can also 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](mailto: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.

### Correction

An article in the March Member Newsletter, included an incorrect statement regarding certain medical expenses not subject to the \$200 limitation for sharable medical expenses.

The correct statement is as follows: "Wellness visits; screenings; vaccinations; chiropractic care, acupuncture, osteopathic manipulative treatment, ancillary therapies and Direct Primary Care membership are not subject to the \$200 or less limitation."

Please consult the "2022 Sharing Guidelines Amendments" document in ShareBox for full details.