

March 2022

An Important Message from Dorsey Morrow



Dorsey Morrow, Liberty HealthShare's Chief Executive Officer, discusses the Sharing Guidelines changes that take effect on May 1, 2022.

"Our leadership team and Board of Directors have been reviewing data for months, analyzing options and, perhaps most importantly, praying over what kind of changes were needed to get us on the right path and return Liberty HealthShare to the ministry it should be for our members," he said in the video.

Sharing Guidelines Changes Effective May 1, 2022

Liberty HealthShare's Board of Directors has approved changes to our Sharing Guidelines that will take effect on May 1, 2022.

The changes are part of a plan shared with members in September 2021 intended to address Liberty HealthShare's outstanding backlog. They were outlined in a letter sent to members on March 1. The letter, Sharing Guidelines amendments and a frequently asked questions document are available in ShareBox. Continue

March Features







Sharing Guidelines Changes Effective May 1, 2022 | Continued

Key changes include:

- Medical expenses \$200 or less in billed charges are not eligible for sharing. Certain medical expenses are not subject to this limitation. They include: wellness visits; screenings; urgent care/outpatient treatment for acute accident, injury or illness; vaccinations; chiropractic care, acupuncture, osteopathic manipulative treatment and ancillary therapies; and Direct Primary Care membership.
- The first \$500 of qualifying emergency room services provided on an outpatient basis at a hospital are not eligible for sharing unless hospital admission occurs within 23 hours of emergency room treatment.
- Balance bills, expenses that result when healthcare providers seek payment in excess of the fair and reasonable amount already shared by members, are not shareable. Liberty HealthShare will continue to provide a service that will advocate on behalf of members to reduce balance bills.
- Prenotification is no longer required for ancillary therapies, chiropractic care, acupuncture, complementary or alternative medical (CAM) management, diagnostic mammograms and diagnostic colonoscopies.
- Chiropractic care, acupuncture, osteopathic manipulative treatment and ancillary therapies are eligible for sharing up to \$50 per visit with a \$1,000 maximum share limit per member per membership year and subject to AUA.
- Naturopathic and alternative treatment is eligible for sharing up to a \$1,000 maximum share limit per member per membership year and subject to AUA.

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

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.



FEBRUARY SHAREPOWER

SharePower Received \$20,651,831

Medical Expenses Shared \$20,797,694

Medical Expenses Received \$22,046,128

Balance Bills* \$2,954,309

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

Members Provide Feedback on Sharing Guidelines Changes

Liberty HealthShare members have sent emails to Chief Executive Officer Dorsey Morrow commenting on the Sharing Guidelines changes and expressing their support. Here are excerpts from a few.

"Thank you for the detailed and heartfelt letter yesterday regarding the mission of Liberty HealthShare as well as the current challenges. I can imagine that you rarely receive letters of thanks and appreciation. I am writing to say thank you.

I have always been appreciative of the service Liberty provides, but I have also experienced frustration in waiting 9 months to a year for reimbursement. I understand why now. Like me, I'm sure that many people viewed it like an insurance and not like a community of believers that help one another in a time of need."

Jodie W.

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"I just read the email sent from Dorsey Morrow about changes to Liberty HealthShare's policies. I want to let you and him know that I wholeheartedly support these changes. They are wise and overdue."

Catherine A.

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"I love your messaging about what the concept of sharing is all about. Your prayers are well-founded and we join you in them as you carry this wonderful mission forward."

Ning A.

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"These seem like fair and prudent changes given Liberty's mission. In fact, until this note, I thought balance bills were not sharable in the first place. I hope these changes put Liberty on solid financial ground going forward."

Mark E.

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"I just read this email you sent, and I feel really good about it. It means I've been right all along. I believe small medical bills should not be shared. We should only ask for help from each other when we have big medical bills.

You must do what is right for Liberty HealthShare! If that means having to tell people 'no,' then so be it. I know we all want to be nice and helpful, but our help must only be for members with big bills. Sad, but true."

Dave S.

Did You Make Your Program Change?

Members with annual renewal dates between November 2021 and April 2022 are required to make a new program selection by March 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 April 1, 2022.

Full details were included in an email to members with annual renewal dates between November 2021 and April 2022.

Members with annual renewal dates between May 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.



Employee Spotlight: Eric

This month, we are pleased to introduce you to Eric. He is a team lead for our Member and Provider Services departments and he has served Liberty HealthShare since 2019, where he assists our staff to help answer our member's questions.

Before joining Liberty HealthShare, Eric worked in banking and ran for mayor in the town where he lived. He brings his excellent customer service skills to our call center. He says it's rewarding to know that he's helped a member who has called in.

When asked what three words he would use to describe Liberty HealthShare, he emphasized family, faith and happiness. Faith is a Christian value we exemplify and our staff embraces.

He hopes that our members see the positive ways we are moving forward. "We believe in what we are doing for our members," said Eric.

His favorite scripture is Romans 8:28: "And we know that in all things God works for the good of those who love him, who have been called according to his purpose."

We are blessed to have Eric 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!

The Biblical Call to Kindness and Loyalty By Wes Humble

If you do this, you will live many years, and your life will be satisfying. Never let loyalty and kindness leave you! Tie them around your neck as a reminder. Write them deep within your heart. Then you will find favor with both God and people, and you will earn a good reputation.

Proverbs 3:2-4 NLT

What a great blessing it is to read these words. The writer gives us a secret to making our lives better in every context around us. These words are good for marriages, work, friendships and other situations involving other people.

Be loyal.

Be kind.

We are told to tie these virtues around our necks as reminders in the Bible. "In other words, we should not only read these words but take them to heart, allowing them to take root within our hearts."

Pick whatever context you want to apply these words. Choose to be loving. Speak kind words. Practice showing brotherly kindness. That's it! Be loyal to where God has placed you and the community He's put you in.

The Proverb writer says if we do these things, we will "find favor with both God and people." Who will join God in this call to be loyal and kind today? - Pastor Wes Humble is the Executive Director of Ministry and Community Relations.



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.

