



## Member Newsletter

May 2022



### An Important Message from Dorsey Morrow

Liberty HealthShare Members,

First, allow me to sincerely thank you for being a member of this ministry. Whether you have been a member for 8 years or 8 weeks, you are part of a Christian sharing community of people who agree to help those in need by sharing our burdens.

I truly appreciate the members who write me and I attempt to answer as many as I can. Many pose similar questions and addressing some of these through a monthly message in our newsletter lets me reach more members, including those who might not have time to reach out directly.

The premise of healthsharing only works with committed members who understand that this is not insurance and that our ministry only facilitates medical expense sharing from member to member as SharePower is available. If you have called in and asked one of our member advocates when your expense will be shared, they probably told you that we can't provide a timeline. This may not be a satisfactory answer, but it is an accurate one. Let me explain.

We don't maintain cash reserves or have access to any other money other than what our members voluntarily contribute each month. The funds received from members are assigned to members or their providers for eligible expenses.

Because members have no contractual obligation to remain with Liberty HealthShare, we cannot estimate, beyond a month or two, how many members we will have or how much SharePower they will contribute. Over the past year, this has ranged from a high of \$27 million to a low of \$20 million. Likewise, members are 100% in control of how many medical expenses they submit for sharing each month. Over the past year, this has ranged from a high of \$36 million to a low of \$22 million.

This is similar to your own monthly budget, when you have more bills than you have income, some things don't get paid. When you work a little overtime or get a second job, you use some of that "extra money" to pay the bills that have been sitting for a few months.

Liberty HealthShare's new sharing programs and guideline changes are our versions of "working a little overtime." They're designed to increase the monthly contributions and help decrease the amount of medical expenses submitted. And the "extra money" will be used to address the pre-2022 backlog. We will begin sharing the percentage of backlog reduction achieved in future newsletter sharing stats.

Another reason we are unable to provide a timeline for sharing is that we are simply not allowed to do so. The laws and regulations of many states require healthsharing ministries to make statements such as: "This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment." and "A participant who receives assistance from the ministry for his or her medical needs remains personally responsible for the payment of all of his or her medical bills." Making any statement on when a bill might be shared is the equivalent of promising or guaranteeing, which we are not permitted to do.

I hope my explanation has helped you better understand the situation.

I believe we have the strategy in place to meet your sharing requests and address the backlog. I ask for your trust, patience and prayers as we work to get Liberty HealthShare back to being the ministry our members deserve.

In His Love and service,

Dorsey Morrow  
Chief Executive Officer

## Select a Provider Using Our Updated Provider Directory

As a Liberty HealthShare member, it's essential to use providers who support healthsharing and charge a fair price for your medical care. We don't have a network and our members are free to choose any provider. However, selecting a provider who supports healthsharing protects you and our sharing community.

### Updated Provider Directory

Our Provider Directory is consistently updated with providers who have demonstrated that they work with our members and have agreed to accept fair and reasonable pricing. Liberty HealthShare members, staff and providers can nominate providers who support our members and their stewardship of their health and their collective resources. If you do not see your provider listed, you can nominate a provider in your ShareBox by clicking the "Nominate Provider" button at the top of the directory and a member of our team will contact that provider.

### Finding a Suggested Provider

The newly updated provider directory is available in your [ShareBox](#) and on our [website](#). You can use it to search for a provider, specialist or medical facility near you. While you can find any provider in the directory, "suggested" providers are highlighted in purple and include a green checkmark beside their information. A provider can be in both the "suggested" and "not suggested" categories if, for example, a provider supports healthsharing while the hospital or facility they practice at does not.

Our provider directory includes those who are not "suggested." If a provider is not on our suggested list, it could be that the provider has balance billed in the past, or we simply don't know if the provider supports healthsharing members.

### Include your healthsharing conversation early

Once you search for and select a provider of your choice, contact them to confirm they support healthsharing members. Be sure to have a conversation with your provider to explain how healthsharing works and identify yourself as a self-pay patient. Request a self-pay discount and ask your provider how to best manage your expenses. While a suggested provider should accept a fair and reasonable payment for medical services, there is no guarantee a healthsharing member won't be balance billed. Since balance bills are not eligible for sharing, it's important to start the conversation early and discuss healthsharing with your provider.

We all benefit when our sharing community selects providers who enjoy supporting healthsharing members.

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## Submitting Medical Expenses is Now Easier

It is now easier for Liberty HealthShare members to submit and update medical expenses in their ShareBox.

The new process will take members through the individual steps needed to submit an expense. Members will also now be able to add needed documentation to an existing expense that has a status of "pending additional information."

Additional new features include the tool remembering previously used providers, so you don't have to enter information such as address, phone number and the patient's account number.

The itemized invoice from your medical provider still needs to include the diagnosis code in ICD format, procedure CPT codes and the provider's NPI number.

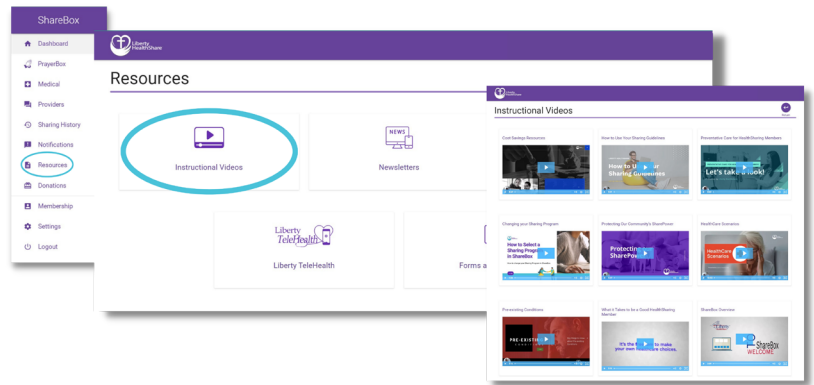
To submit a medical expense or update an existing one, click on the Medical tab on the left side of the [ShareBox](#) home page and then click on the Medical Expense Submissions icon in the top right corner of the screen.

Submitting your medical expenses with all of the required information and within 180 days of service will help ensure timely processing and reimbursement.

## ShareBox Instructional Videos

As a healthsharing member, we empower you with resources to help you manage your health and your healthcare.

Visit your video library, located in the Resource section of [ShareBox](#), to learn about key healthsharing topics such as how healthsharing works, how to use your Sharing Guidelines, and more.



## Got a Balance Bill?

Beginning May 1, balance bills are no longer eligible for sharing. Members should no longer download them to their ShareBox or email them to The Medical Cost Savings Solution (MCSS).

Liberty HealthShare provides 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.

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

Self-Pay Advocates will send a follow-up email to the member and ask to schedule a 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.

### 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.



## APRIL SHAREPOWER

### SharePower Received

**\$20,350,636**

### Medical Expenses Shared

**\$21,593,838**

### Medical Expenses Received

**\$20,369,354**

### Balance Bills\*

**\$ 827,274**

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

## Employee Spotlight: Meet Janet

This month, we are happy to introduce you to Janet. She works in our Enrollment and Intake department as a Health and Wellness Review Nurse and has been serving our healthsharing members for close to 4 years.

In her role at Liberty HealthShare, she provides medical reviews for new members and provides them with the confidence that the ministry understands their health sharing needs.

Janet will celebrate 40 years since she graduated from nursing school as an RN, and she appreciates the trust our members place in her as a nurse.

Her favorite thing about working at Liberty HealthShare is the faith-based freedom she has to lift our members, and ending her conversations by blessing our members.

"I remind myself how fortunate I am to work for a company where I can share God's love with those we serve," she said.

When defining Liberty HealthShare, she believes that our values as a ministry describe us best: Faith-based, Member-Focused, Accountable, Innovative and Compassionate.

The Parable of the Mustard Seed is her favorite scripture. "If you have faith like a grain of mustard seed, you will say to this mountain, 'Move from here to there,' and it will move, and nothing will be impossible for you." (Matthew 17:20). It reminds her to give her worries no matter what they are to God.

Janet grew up in the Mennonite Church and she remembers singing the Doxology "Praise God from Whom All Blessings Flow" and that the song was located on page 606 in her hymnal. Since then, she has made it a practice to praise God for her blessings when she sees 6:06 on her clock.

"My advice is to hold tight the personal blessings God has given you and let them make your daily path a little lighter," she said.

We are blessed to have Janet 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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## April Showers Bring May Flowers . . .

By Wes Humble

Most of us have heard this line at one time or the other. It is supposed to console us in the rainy season of Spring with the hope of flowers and plants coming to life.

Sometimes it rains in our lives and we wonder if we will ever get through it or if there will be a better day coming. Every year since I've been born, it rains in April and flowers start blooming in May. Of course, I have lived in the midwest most of my life. It may not work that way other places.

I just wanted to take a moment to remind you that the things that feel like rain and storms in our lives are usually temporary and on the other side comes beauty and balance. We are instructed in Zechariah 10:1 to pray for rain.

Ask the LORD for rain in the spring, for he makes the storm clouds. And he will send showers of rain, so every field becomes a lush pasture.

I'm not suggesting you pray for rain and storms in your life, but I am suggesting that when they come, we can hope for the gracious work of God in our lives. He will take the storms and turn them into blessings if we but pay attention to what He is doing. As you see the world around you come alive this May, allow God to show you how He is working in your life what good things are about to bloom for you. Let the Great Shepherd lead you into green pastures, for His name's sake. *Pastor Wes Humble is the Executive Director of Ministry and Community Relations.*

## Did You Make Your Program Change?

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

Members with annual renewal dates between July 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.

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](#).

### 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.

