



Member Newsletter

November 2022



An Important Message from Dorsey Morrow

Member Finds Success Getting Discounts on Medical Expenses

Paul, who lives in Alaska, has been a member of Liberty HealthShare since 2014 and is committed to being an active sharing member and receiving fair prices for medical services. When he or his wife, Ruth, have a medical need, Paul arms himself with information to make wise healthcare decisions.

Before receiving care, Paul talks with his provider and explains that he is a Liberty HealthShare member, learning what type of discount his doctor or hospital is willing to give to self-pay patients. Before making an appointment with a new provider, Paul finds out if the provider will work with Liberty HealthShare and accept what the Liberty HealthShare community shares as full payment for a medical service. Because discounts can vary greatly among providers, Paul finds it helpful to contact various providers and discuss the cost of care and self-pay discounts.

He ensures the provider he chooses is willing to work with our ministry and accept a discounted rate to avoid balance billing. He keeps records of conversations with his providers and their agreement to accept a discounted rate, in case of a future balance bill.

If a provider won't give him a commitment that they will accept a fair price, he then asks for their best self-pay discount amount. Paul has used Healthcare Bluebook to compare costs and has even called Liberty HealthShare to ask a billing advocate to help him determine a fair and reasonable price for a service.

Setting aside savings for his medical expenses has allowed him to pay upfront for a medical service, a practice that helps him receive a significant discount from some providers. Paul and Ruth evaluate the

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costs vs. benefits before seeking medical treatment. They make careful choices about the medical services and providers they use, keeping the resources of the sharing community in mind, as well as their health needs. Even seeking a second or third opinion at times about a complex medical procedure or treatment.

"It is neither cost-effective nor otherwise good for our healthcare system to overwhelm it with every ache, pain or hangnail, as doing so makes fewer resources available to all of us," explained Paul. There are times when a medical service is necessary. Paul explained that Ruth needed a procedure at a hospital, and he found out that the hospital offered a considerable discount on medical services to self-pay patients. Still, the hospital denied their discount because they were members of a sharing community and other members could share his expenses.

Instead of recognizing Paul's wife as a self-pay patient and offering a 90% adjustment of the billed charges, the hospital said they expected Paul's wife to pay the entire medical bill.

Persistence pays off in negotiations. Paul advocated for his wife and himself as healthsharing members who have a right to discounted rates. He consulted Healthcare Bluebook and educated the hospital on what it means to be a healthsharing member.

The result of his efforts was that the hospital agreed to his request for a reasonable price, and he was given a 73 percent discount on his bill by the hospital.

This saved his family, as well as his sharing community, thousands of dollars.

Thank you, Paul, for being part of our community and sharing what you've learned about healthsharing with us.

Paul's Tips

- Keep money in savings for medical expenses
- Consider the cost/benefit of a medical service
- Discuss Liberty HealthShare with a provider or a hospital
- Ask for a discount available for self-pay patients ahead of service
- Be sure a provider is willing to accept a fairly-priced discount
- Keep good records

Refer-a-Friend Grows our Sharing Community

Now more than ever, people need affordable health care. Our Refer-a-Friend program is an excellent way for members to invite friends, family and colleagues to be a part of a like-minded Christian community that shares. It's an affordable solution to the high cost of medical care and gives them the freedom to see any provider of their choice.

For each referred individual who enrolls and maintains their membership for two consecutive months, you will receive a \$150 Visa Gift Card. Access the Refer-a-Friend program through your ShareBox and strengthen our power to share one another's burdens.

Telephone System Gets Upgrade

As part of our commitment to providing our members with the best customer service, we have upgraded our telephone system. When you or your provider calls us, you will only have to follow one or two prompts to reach the desired department or to leave us a message.



Use Telehealth Services to Stay Healthy During Holidays

While many look forward to the cool weather, this season can take a toll on mental and physical health. Luckily, resources like DialCare® telehealth are available to help members and their families stay healthy and happy this holiday season.

Cold and flu season is already upon us. While there are advised preventive measures we can take, like getting a flu shot and keeping our hands clean, sometimes we still fall victim to the seasonal sickness. When you or your family member are sick, DialCare Physician Access is available 24/7/365 to keep you out of urgent care. Members have the option to speak with a licensed physician via video or phone call to get the best treatment options, all from the comfort of your own bed. Using DialCare is not only accessible but also affordable, as opposed to many ERs or urgent care options. Saving sick members time and money is at the top of our list this year.

It's especially important to keep our mind just as healthy as our bodies this season. While the holiday season can be an exciting and happy time for many people, others suffer from the annual condition known as seasonal affective disorder (SAD) in which their depression spikes as a result of less sunlight.



DialCare Mental Wellness is prepared to offer affordable and accessible care to those suffering from SAD as well as a variety of other mental health conditions. Through this program, members can access licensed mental health professionals via phone or video call between 7 a.m. and 10 p.m. seven days a week for virtual counseling sessions. While the majority of our services are used to help members struggling with anxiety and depression, DialCare Mental Wellness mental health professionals also treat stress, eating disorders, addiction, relationship problems, grief and more.

To use DialCare telehealth, call (833) 317-4347 or log in online at member.dialcare.com. DialCare telehealth is provided free of charge to members of the Liberty Unite, Liberty Connect and Liberty Essential sharing programs. Members of the Liberty Rise sharing program have access to telehealth, but pay the provider a per-visit fee. It is not available to members of the Liberty Assist sharing program.

THESE FREE DISCOUNT PLANS ARE NOT INSURANCE and are not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at dialcare.libertyhealthshare.org. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.

Reimbursement Required When Members Obtain Recovery After an Accident or Injury

There are a few important things you should know if you submit medical expenses resulting from an accident or injury. When another person, insurance company or a government program is responsible for paying your medical expenses, it is the expectation those sources will be utilized prior to submitting for sharing by Liberty HealthShare members.

You can submit injury expenses to your sharing community; however, according to our Sharing Guidelines, Liberty HealthShare has the right to recover funds that the member obtains from the liable party or other source for an accident or injury. If other members share your medical expenses, and you later receive a judgment or settlement,

it is your responsibility to contact us and reimburse the funds, which are then returned to our SharePower and re-shared with other members.

All members who have submitted accident or injury expenses which may be the responsibility of another party will be contacted by Davies Subrogation Management (DSM). The firm is helping Liberty HealthShare recover incurred medical costs shared by our members that another party is liable to pay. If you are contacted by DSM, you will be asked to cooperate with any documentation or information needed to facilitate reimbursement to the members. If you have questions about DSM or a previously shared accident expense, please call DSM at (855) 290-3281.

Donations Welcomed to Help Reduce Medical Expense Backlog

While Liberty HealthShare has never promoted it, it has always had a process to accept donations from members. There is a ShareBox tab that enables members to donate. Or members can easily add a small amount to their monthly share.

Many members have been making regular donations for 10 years or more. Others make a gift when they are blessed with extra funds.

In response to members who have asked for more opportunities to give, Liberty HealthShare has made changes to its website and ShareBox to make it easier to make a donation and to provide more options for making a gift to our ministry.

All donations to Liberty HealthShare are tax exempt to the extent allowed by the IRS and will be directed to reducing its backlog of unshared medical expenses.

Like other non-profit organizations across the country, Liberty HealthShare will, for the first time, take part in the annual Giving Tuesday effort on November 29.

Giving Tuesday was created in 2012 with the goal of promoting charitable acts of giving. The mission is to encourage people to be more gracious and inspire them to work together and help each other. It aligns well with Liberty HealthShare's core beliefs.

While donations to this ministry and other non-profits are encouraged on Giving Tuesday, members can also participate by doing such things as volunteering, helping a neighbor, hosting a fundraiser, showing gratitude to healthcare workers and service professionals or giving your voice to a cause that is important to you.



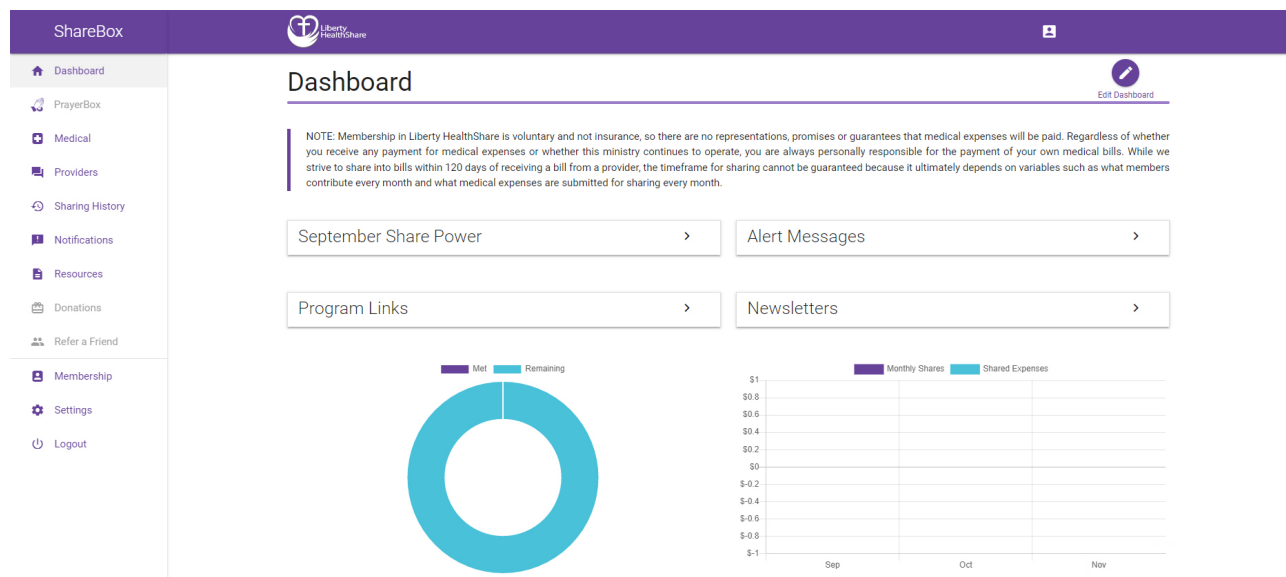
New Features and Information Added to Member ShareBox

As a sharing member, you receive essential membership information, tools and resources in your Sharebox to help you be a more active member. The dashboard section in ShareBox has recently been updated to include these new features and information so you are able to access key sharing program information quickly and easily.

Our SharePower is the sum of our combined contributions and our power to share medical expenses. Because we value transparency, every month we share the amount of shares received, the medical expenses we receive and the expenses shared among members in our member newsletter, and now, they are displayed on your dashboard. You can view the current month's information or previous month by clicking on 'previous month's details.'

Our new cost-saving programs have been added to our dashboard, so that members can take advantage of these savings. HealthCare Bluebook, DialCare*, Elixir, EyeMed, QualSight LASIK, and CarePOS are each linked to a website you can visit by simply clicking on the logo. *Cost-savings programs vary based on sharing program.

Your Annual Unshared Amount (AUA) is the amount you are responsible for before sharing begins. You can view your AUA information in an interactive graphic. You can also view your monthly shares and how far they've reached across the U.S.



Employee Spotlight: Meet Angela

We are pleased to introduce you to Angela for this month's Spotlight. She's worked at Liberty HealthShare for four years in various member service roles. Currently, she works as an enrollment specialist.

She is an asset to our enrollment team, providing individuals with information that help them choose the best Christian healthsharing program that fits their needs. She loves assisting our members and says when she helps them to understand the healthsharing process, it's a successful day.

Living in balance physically, mentally and spiritually is important to her, as well as staying healthy. "We all have a responsibility to do our part and live a healthy life so that we can be here for as long as possible for those who love us and those we love," she said.

Our goal is to be the best sharing ministry for our members, and Angela describes Liberty HealthShare in three words: diversity, vision and durability.

She enjoys serving as a ministry partner for the youth group at her church and being a trusted adult who is there and available through life's challenges. "To have someone there for you and pray for you is something everyone needs," she explained.

Praying for our members is something that Angela is comfortable with, yet recently, she was blessed by a member who prayed for her during a call when her neck was aching.

"I'm used to offering and praying for our members, especially when we receive notice of someone's death. But those minutes he prayed for me, and my healing, it made my week!" We are blessed to have Angela as part of our family at Liberty HealthShare. Check back next month to get to know another team member.



Devotional: I've Got Joy

By Wes Humble

This is the day the Lord has made. We will rejoice and be glad in it. Psalm 118:24 NLT

Every day is a day created by God! Let that thought sink in for a moment or two. It is a gift. It is his creation. It will be filled with opportunities and moments of grace. Sometimes you will receive grace, and sometimes you may be the one extending it.

The psalmist is calling us to acknowledge and celebrate the day! We are to find joy and gladness in our day. I must be quick to tell you that some days the only joy you might find is in your relationship with Christ. I have had unexpected moments of joy because of someone's kindness, a grandchild encounter (that can go both ways), or the licks and wagging tail of a puppy. I love the declaration in this verse.

"We will rejoice and be glad in it."

I'VE GOT JOY

Psalm 118:24 NLT

When I officiate funerals I generally will pray this verse at the beginning in acknowledgment of God's creation of even days filled with sorrow and grief. Be so trusting of God that no matter what happens you can find a way to rejoice with gladness at the day you are now living in. No matter what happens, God made the day! Find your joy in him!

Prayer

Dear God, thank you for this day! You made it. You know everything that will happen and that has happened. I rejoice in you and lift up my voice of thanksgiving to you today. Amen

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



OCTOBER SHAREPOWER

Our monthly report of members' shared resources.



SharePower Received \$18,695,976

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



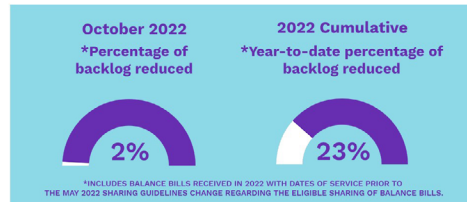
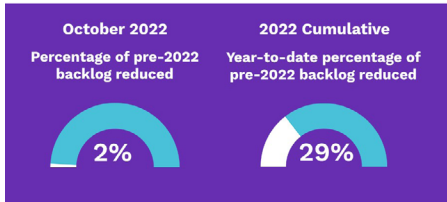
Medical Expenses Shared \$18,926,766

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$12,228,355

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.



NOTE: THE BACKLOG INCLUDES MEDICAL EXPENSES THAT WERE SUBMITTED AND DETERMINED TO BE ELIGIBLE FOR SHARING IN ACCORDANCE WITH THE SHARING GUIDELINES BEFORE JANUARY 1, 2022, BUT HAVE YET TO BE SHARED. IT DOES NOT INCLUDE BALANCE BILLS RECEIVED IN 2022 FOR MEDICAL EXPENSES ELIGIBLE FOR SHARING BEFORE MAY 1 SHARING GUIDELINE CHANGES AND SHARED AFTER JANUARY 1, 2022.

Backlog Questions Answered

Some members have reviewed our monthly SharePower graphic and asked about the pace of backlog reduction. We hope you are as excited to see this surplus in sharing amounts as we have been. This has been the result of much analysis and the careful changes we made over the past year, and it has enabled us to reduce the pre-2022 backlog by almost 30% so far. Still, we want to explain how this surplus is being used.

The difference between SharePower received and Medical Expenses received (\$6,467,621 in October) is available to be applied to pre-2022 medical expenses in the backlog. It does not, however, all go to the backlog every month.

Frequently, large providers offer discounts and the avoidance of balance bills if a group of members' medical expenses (some in the backlog and some from 2022) are all paid at the same time.

Accepting this has multiple benefits: immediate backlog reduction, faster sharing for certain 2022 expenses and a positive total impact to SharePower. Funds that would have been used in sharing the 2022 expenses in a coming month will now be available to address other bills in the backlog later in the year.

At first glance it might appear that backlog reduction has slowed in a given month, but over time the net effect is a faster reduction in the backlog. We continue to evaluate and implement opportunities to reduce the backlog even faster; but, as always, we are eternally grateful to our members with bills in the backlog who have given us grace and shown patience as we diligently work to eliminate the backlog. It has been our goal to earn your trust and demonstrate that we will make Liberty HealthShare a better healthsharing ministry for every member!

Holiday Closing Schedule

To allow our staff to celebrate the holidays with their families, we will be closed the following days:

- Thursday, Nov. 24 and Friday, Nov. 25 for Thanksgiving.
- Friday, Dec. 23 and Monday, Dec. 26 for Christmas.
- Friday, Dec. 30 and Monday, Jan. 2 for New Years.

During these times, you can continue to use the resources located in ShareBox and your Sharing Guidelines to find answers to your membership questions.



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 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.

Telehealth, Discount Program Reminder

New members should look for and access their digital "Welcome Kit" for our cost savings tools, telehealth for physical and mental health as well as discounts on prescriptions, dental and vision care and LASIK surgery. Our cost saving programs, located on the dashboard section of ShareBox, are provided to members of Liberty Unite, Liberty Connect and Liberty Essential for free. Liberty Rise members are offered these services, but pay a fee to the telehealth provider when they utilize it. You login and use your programs with your Liberty HealthShare membership number. If you have questions, please call 833-317-4347.

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.

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 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

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.

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.

