

Member Newsletter November 2023



An Important Message from Dorsey Morrow

As I write this to you, we are just a few weeks away from the start of the holiday season. The Thanksgiving and Christmas holidays are a time of celebration of and reflection on the many blessings we have in our lives.

I continue to feel blessed to serve Liberty HealthShare. Together, with our members, we are building a health sharing ministry that is life-changing and transformative for individuals and families during some of the most challenging periods of their lives. In our recent survey of members, we offered an opportunity for you to describe your level of satisfaction with your Liberty HealthShare experience. I am proud and delighted to have received so many positive comments about how our ministry is meeting your needs.

I am grateful for the colleagues who serve with me in this labor of love. Our employees can most accurately be described as caring and compassionate. This is not simply a job for them. They view working here as an opportunity to be the hands and feet of our Lord and provide comfort by being a source of information, direction, and guidance. We take enormous pride in the way we serve our members, and I enjoy walking through our call center and hearing our employees praying with our members. It is an environment that continuously gives me hope.

I am celebrating the fact that we continue to be innovative in developing new programs to meet the needs of our members. Our new Liberty Freedom program provides catastrophic support at an affordable sharing contribution of \$89 a month.

It provides the opportunity for support our members need when the unthinkable becomes a reality. This new offering has been very well received. We continue to work toward launching our new dental program in the first half of 2024 and feel confident that it will meet the needs of our members.

Please also know that we are working hard to provide the information you need to fully take advantage of our relationship with HST, our medical repricing partner, and the many offerings provided by the Careington suite of services. We have attempted to communicate with you in recent months about the way these programs can positively impact your experience. Take a moment and read some of our recent newsletters for more information.

This is an exciting time to be a member of the Liberty HealthShare family. We're grateful for you and the confidence you have demonstrated in us by being a member. We are committed to exceeding your expectations and will continue to work hard each day to earn and keep your trust.

May your Thanksgiving be peaceful and filled with the love of family and friends.

In His service,



Dorsey Morrow

Monthly Share Amounts Increase in 2024

Following input from members, including a vote in September, Liberty HealthShare's Board of Directors has approved a 3% increase in monthly share amounts beginning January 1, 2024. The amount is in alignment with the member vote.

The increase is needed to help offset skyrocketing healthcare costs and inflation. This is a very modest increase, especially when compared to increases implemented by other healthshare organizations and throughout the healthcare marketplace.

For members of Liberty Essential, Liberty Connect, and Liberty Unite with a single sharing program, the increase will be between \$4 and \$10 a month. For a couple, it will range from \$7 to \$19. For a family of 4, the increase will be \$14 to \$37 a month.

Monthly share amounts for Liberty Rise will increase by \$3. Members of Liberty Assist between the ages of 65 and 69 will see a \$2 increase.

A table outlining the 2024 monthly share amounts was emailed to all members on November 1. You can also view or download the table in the Resources/Membership information section of your [ShareBox](#).

If you have any questions, please contact us by calling **855-585-4237** or emailing info@libertyhealthshare.org.

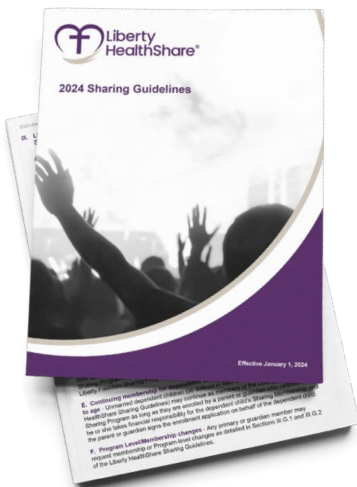
Revisions to Sharing Guidelines

Each year, or as needed, we review our Sharing Guidelines to assist our members in stewarding their health and protecting our sharing community's resources. Liberty HealthShare's Board of Directors has approved amendments to our Sharing Guidelines that will take effect on January 1, 2024.

The updated Sharing Guidelines and a summary of the revisions are available in your [ShareBox](#). You can view or download the PDFs by visiting the Resources/Membership information section of [ShareBox](#).

Additionally, a section was added on the new [Liberty Freedom](#) Sharing Program, which is a catastrophic sharing program being made available to persons aged 35 and younger beginning December 1, 2023.

If you have any questions about either subject, please contact us by calling **855-585-4237** or emailing info@libertyhealthshare.org.



Refer a Friend, Earn \$150

Long a popular program for Liberty HealthShare members, Refer a Friend is a great way to share information about our ministry to friends, family, and colleagues for whom healthsharing might be a good fit for both their spiritual beliefs and an affordable way to manage their healthcare expenses.

Plus, you can earn \$150 for each referral.

A current healthsharing member will receive a \$150 Visa gift card for each referred individual who enrolls and maintains their membership for two consecutive months.

The process is easy. Simply fill out the on-line form found in your [ShareBox](#) and click **Submit**. Our enrollment team will contact them and handle everything else.

*The Refer a Friend Program is not available in Pennsylvania, Massachusetts, or New Mexico. The number of referrals in either Maryland or Montana is limited to 6 per member per year.

**Liberty HealthShare
Holiday Hours**

Thanksgiving
November 23: closed
November 24: closed

Christmas
December 25: closed
December 26: closed

New Year
December 29: closed
January 1: closed

Employee Spotlight: Meet Joe

This month's employee spotlight is Joe, Liberty HealthShare's Care Navigation Manager. Joe manages and works with nurses and facilitators to determine eligibility for services based on our sharing guidelines.

"In my role I assist in determining eligibility for medical services our members have been ordered and give guidance regarding the best way to assist members as they prepare for upcoming procedures," Joe said.

Joe also works diligently on behalf of our members and with his Care Navigation team by providing customer service for members, and through consistent work with his team.

"I am constant in my support and coaching of the team as we serve members while adhering to our guidelines, and my role provides me the opportunity to serve our members, as well as our teams, on a daily basis," he said. "The ability to have a positive impact is very fulfilling. My favorite thing about working with our members is being able to offer assistance and solutions during what may be challenging times in their lives."

Joe describes Liberty HealthShare as caring, honest, and a family because he knows that the personal touch and attention that we can provide goes a long way in the lives of our members.

"I am currently enjoying putting together processes to assist members in obtaining their necessary medications. Our members appreciate when we take the time to help them find their medicines at an affordable price, as well as when we help them with patient assistance programs for medication not available through a pharmacy discount plan."

Joe encourages our members to take full advantage of the assistance that Liberty HealthShare offers, and he looks forward to the bright future of the ministry!

"The Liberty HealthShare model for assisting members with healthcare expenses works, and our ministry is only getting better as we move forward."



OCTOBER SHAREPOWER

Our monthly report of members' shared resources.



SharePower Received \$13,569,389

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



Medical Expenses Shared \$13,580,611

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$10,161,045

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.

October 2023

Percentage of pre-2022 backlog reduced



Cumulative

Percentage of pre-2022 backlog reduced since January 1, 2022



October 2023

*Percentage of backlog reduced



Cumulative

*Percentage of backlog reduced since January 1, 2022



*INCLUDES BALANCE BILLS RECEIVED IN 2022 WITH DATES OF SERVICE PRIOR TO THE MAY 2022 SHARING GUIDELINES CHANGE REGARDING THE ELIGIBLE SHARING OF BALANCE BILLS.

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 THE MAY 1, 2022 SHARING GUIDELINE CHANGES AND SHARED AFTER JANUARY 1, 2022. THE DIFFERENCE BETWEEN SHAREPOWER RECEIVED AND MEDICAL EXPENSES RECEIVED IS MONEY THAT IS AVAILABLE TO BE APPLIED TO PRE-2022 BACKLOG. THAT TOTAL, HOWEVER, MAY NOT BE REFLECTED IN THE MONTHLY AND CUMULATIVE BACKLOG REDUCTION PERCENTAGES EACH MONTH, NEGOTIATIONS WITH PROVIDERS OFTEN RESULT IN DISCOUNTS AND THE ELIMINATION OF BALANCE BILLS IF A GROUP OF MEDICAL EXPENSES (SOME IN THE BACKLOG AND SOME FROM 2022 OR 2023) ARE ALL PAID AT THE SAME TIME, WHILE THIS CAN IMPACT THE REDUCTION PERCENTAGE FOR A GIVEN MONTH, THE NET EFFECT IS A FASTER OVERALL REDUCTION IN THE BACKLOG THAT MAY NOT BECOME APPARENT FOR SOME TIME.



The Good and Bad of Caffeine

By Amy Hagen - BSN, RN, and VP of Medical Services

I don't know about you, but when the sun starts to rise later so do I! It can be tough to heed the call of the alarm when there isn't a blanket of lovely morning light greeting you. Naturally, we all start to turn towards different things to help us take the morning head on. Whether it's coming from an energy drink, a powder, or the classic cup of coffee, in North America alone [90% of adults](#) utilize some form of caffeine on a daily basis. This month let's break down the good, the bad, and the ugly of caffeine.

As every coffee lover will tell you, consuming caffeine can help you feel less tired, more alert, and can improve your mood. More than just these obvious effects, according to the [American Heart Association](#) studies have shown that people who regularly drink coffee (we'll talk more about coffee versus other forms of caffeine later) may be less likely to develop chronic illnesses. When consumed in the right amounts, caffeine can help you in myriad ways, both in the long and short term!



The key term in the previous paragraph is "right amounts." When consumed irresponsibly or in more harmful forms, caffeine can have far reaching negative effects on your health. If you're consuming caffeine too close to bedtime your quality of sleep, whether you realize it or not, is bound to suffer. [Six hours](#) after

you consume caffeine there is still half of the consumed amount in your body, and it doesn't clear out of your bloodstream for 10 hours. If your body is sensitive to caffeine you can experience [anxiety, headaches, and high blood pressure](#). Furthermore, if you're consuming your caffeine from sugary energy drinks or powder mixes, for example, you may experience a host of issues that can come from excessive [sugar consumption](#).

Does all this mean that you should turn over a new leaf and ditch caffeine for good? Of course not! Did you hear that? It was the sound of Starbucks shareholders across the world breathing a sigh of relief. What this does mean, however, is that you should be mindful of how much caffeine you are consuming on a day-to-day basis, so you are getting the positive effects without any negative impacts on crucial aspects of your health, such as sleep. [The recommended daily amount of caffeine](#), no more than 400 milligrams, or [4 cups](#) of coffee, is a safe amount for healthy adults.

All in all, be smart about your caffeine consumption, don't come to rely on it to function, and consult your doctor if you have any questions or concerns about your caffeine intake, as each person has different risks as well as varied needs. As we say at Liberty HealthShare,



“it's your healthcare and it's your choice!”

Careington Dental Offers Savings of 20% to 50%

Eligible Liberty HealthShare members can save 20% to 50% on their dental care by simply using their free Careington Dental Plan.

The Careington Dental Plan features:

- Savings of 20% to 50% on most dental procedures including routine oral exams, cleanings, and major work such as dentures, root canals, and crowns.
- 20% savings on orthodontics, including braces and retainers, for children and adults.
- 20% savings on specialist's normal fees. Specialties include Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics, and Prosthodontics.
- Savings on cosmetic dentistry such as bonding and veneers.

Careington Dental has one of the nation's largest networks with a focus on neighborhood dentists. You can visit any participating provider and can change providers at any time.

Using Careington Dental is as simple as telling a participating provider's office that you are a member of the Careington Dental Network. There's no paperwork or forms to fill out. The discounts are applied when you pay for services.

To locate a participating provider and see their pricing, visit dialcare.libertyhealthshare.org.

Information about how to use Careington Dental was included in a Welcome Kit emailed to Liberty HealthShare members by Careington. If you can't find your Welcome Kit, call Careington at **833-317-4347**.

Careington Dental is not available to members of the Liberty Assist and Liberty Freedom sharing programs.

Careington Dental is a discount program. It is not insurance. It is not available in Vermont or Washington.

Careington DENTAL SAVINGS PLANS



We bless our employees with time off during the holidays to celebrate with family and friends. Please note our days off below and continue to use [ShareBox](#) for your sharing needs.

THANKSGIVING

Thursday, November 23
Friday, November 24
We will resume our regular business hours on Monday, November 27.

CHRISTMAS

Monday, December 25
Tuesday, December 26
We will resume our regular business hours on Wednesday, December 27.

NEW YEAR'S EVE AND DAY

Friday, December 29 | Monday, January 1
We will resume our regular business hours on Tuesday, January 2.





Attitude of Gratitude: Thankfulness

By Pastor Wes Humble - Executive Director of Ministry, Community Relations, and Events

Thankfulness is an attitude. It is a choice that we make every day. Is it only to be used when receiving something, or can it be expressed at other times? Possessing a thankful heart is a principle of godly living that we shouldn't ignore.

One day 10 men with leprosy approached Jesus and loudly pled with him for healing. In a moment of time, he restored all of them to perfect health. Here is what happened next: *One of them, when he saw that he was healed, came back to Jesus, shouting, "Praise God!" He fell to the ground at Jesus' feet, thanking Him for what He had done. This man was a Samaritan. Jesus asked, "Didn't I heal ten men? Where are the other nine? Has no one returned to give glory to God except this foreigner?" And Jesus said to the man, "Stand up and go. Your faith has healed you."* ([Luke 17:15-19 NLT](#))

Jesus was bothered by their ingratitude. Thanklessness and ingratitude are sadly a common part of our society.

It is easy to forget this attitude and let it slip out of our life. Work at it. Own it and believe how much it means to God when you turn back and thank Him.

- Give thanks today!
- Make a list of blessings and pray through this list.
- Do it every day.
- Today, only pray words of thankfulness. Don't ask for anything from God.
- Take moments today to acknowledge God's blessing to you.
- Whisper thankfulness to Him all day long.
- Be thankful to God and others.

“And let the peace that comes from Christ rule in your hearts. For as members of one body you are called to live in peace. And always be thankful.”
Colossians 3:15 NLT

Dear Lord, may the words of my mouth be full of thankfulness every day of my life. May I truly always be thankful. Amen.

Join Us in Praying for Members and Their Families

Please join us as we pray for members, their families, and the world:

Who are praying for God's guidance and direction. We pray for God's spirit to lead and direct them.

Who are asking for God's favor. We ask God to abundantly provide.

Who have endured long-term health issues. We pray for strength and relief.

Who are making medical decisions with doctors and their medical team. We ask for wisdom from God.

Who are experiencing difficulties and loss. We pray for comfort and support from friends and family.

Who are moving to a new state. We ask for a smooth transition and a fresh start.

Who desire greater faith. We pray their faith will be multiplied.

Who own businesses that have been impacted by the financial market. We ask for wisdom and creativity to thrive.

Who are expecting. We pray for a safe labor and healthy delivery.

Who are trying to conceive. We pray peace and blessings come their way.

Who are trying to sell their house. We ask a new homeowner would be blessed and the seller have an easy sale process.

Who have been diagnosed with cancer. We pray they remain in hope and find strength in their walk with God.

Important Liberty HealthShare Member Information

HST Connect: Provider Network

Visit hstconnect.com/lhs or call 800-440-7427

Provider Submits Medical Billing to:

EDI Payor ID: 90753

Liberty HealthShare

PO Box 35691 | Canton, OH 44735

ShareBox

Important Membership Tools

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

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 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.

Telehealth, Discount Program Reminder

New members should look for and access their digital Careington "Welcome Kit" for our cost savings tools, telehealth for physical and mental health, and 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. 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.

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 \$75 in renewal dues in addition to your suggested monthly share amount.

Submit Medical Expenses Within 180 Days

Providers need to submit an expense within 180 days of your medical service. 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.

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

