

Member Newsletter

October 2023



An Important Message from Dorsey Morrow

One of the aspects of my job that I enjoy very much is the opportunity to communicate with our members. That communication often takes place as an email, sometimes as a phone call, and every now and then, I have the distinct pleasure to meet our members in person.

Regardless of the way in which our interaction occurs, I enjoy hearing about how our healthshare ministry is impacting the lives of our members. This is one of the factors that attracted me to this position. When considering the opportunity to lead this extraordinary ministry, I wanted to be certain that my work both glorified God and made a difference in the lives of people. That this has been the case has made this job such a true joy and the pinnacle of my career.

It's easy to get caught up in the day-to-day responsibilities and forget about the human dimension of the decisions we make. As I deal with the issues that come across my desk, I pause to think about how each decision will shape the experience of our members and employees, everyone in our Liberty HealthShare family. While it is impossible to make decisions and make everyone happy, the fact that I usually have the opportunity to take time to reflect on a broad range of issues and circumstances as I make leadership decisions helps me to feel confident that the interests of everyone involved have been considered.

A great example of a way in which our members voices are utilized in decision making is our response to our recent survey of members. We asked how you much you valued your Liberty HealthShare membership and to characterize your last interaction with one of our employees. While the data was heartening and positive, what was more revealing were the comments we asked for and received. Those comments allowed us to identify themes and trendlines in the member experience and

begin to bring about even greater value. Your comments were authentic and focused on ways your experience could have been enhanced. Know that we are working on the issues which stem from our communication with members and will keep you updated on our progress.

We've been thinking more intentionally about ways in which our members could communicate and help to influence government leaders at local, state, and federal levels as they consider important issues of interest to the healthsharing community. There are still many people who do not understand the value of healthsharing.

Hearing from those who know the beneficial aspects of the experience could serve as an important third-party endorsement about the value of the experience we provide through our ministry.

It is our plan to reach out to our membership soon to ask those who may have an interest in partnering with us in this way for their participation. If you have a love of our ministry and enjoy talking about the positive impact Liberty has had on your life, I invite you to contact us at service@libertyhealthshare.org. It will allow us to start a conversation about ways in which your experience could be shared with others who desire to know more about Liberty HealthShare. Thanks in advance for considering this kind request.

This is a time of positive change and growth in our ministry, and we want you to help present the new, emerging narrative about Liberty HealthShare.

In His love and service,

A handwritten signature in dark ink that reads "Dorsey Morrow".

Dorsey Morrow
Chief Executive Officer

Confidently Choose a Provider or Facility Using HST Connect

As a Liberty HealthShare member, you can access information on more than 900,000 participating providers and facilities through [HST Connect](#).

It's important to note that not all providers listed as "in-network" offer fair pricing, as they may not accept Value Driven Health Pricing (VDHP).

This guide can help you select a fairly priced provider or facility when using HST Connect.

Searching for Providers:

- To assist members in making informed healthcare choices and quickly reviewing providers offering reasonable service rates, a colored dot is shown next to the provider's name in the search results.
- When searching for a provider, members should review their results and look for these dots next to a provider's information. Results showing a purple dot are contracted with the PHCS network to accept VDHP.
- The purple dot indicates these preferred providers are willing to work with our members who require fair pricing for a medical service. Unlike providers who have a different color dot, these providers who have a purple dot are more likely to send your bill directly to Liberty HealthShare for sharing, which can reduce the possibility of a balance bill.

Searching for Hospitals and Medical Facilities:

- In addition to searching for providers, members can also use HST Connect to search for a medical facility and review the results. Outpatient facilities and hospitals don't have the same contracts as providers do with HST, but HST member services will advocate for our members to receive fair pricing. Choosing a preferred facility with a green dot is always the most cost-effective as they are more likely to accept VDHP or fair pricing at least 90% of the time.
- Preferred providers (purple dots) and facilities (green dots) on the HST network support sharing members the most. They are more likely to charge fair and reasonable prices, are more likely to send your bill directly to Liberty HealthShare for sharing, and are more likely to reduce the chance of balance billing.

It's your healthcare choice to see any provider or visit any hospital or facility. Liberty HealthShare does not require you to see a preferred provider or facility; we only empower you with helpful information and resources to choose the best healthcare for you.





Fall Health Tips

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

While it may be exciting for some and heartbreaking to others, no one can deny that fall is here! As we wave goodbye to summer, we can set ourselves up to have a healthy fall and, in a few months, a healthy winter. Get ready to drink some pumpkin spice and have a cozy bonfire with these fall health tips!

Don't Let the Sun Set on Your Vitamin D

Earlier sunsets can mean a lot of great things – Friday night lights anyone? – but it also means that you have less exposure to natural sunlight. Getting your daily dose of sunlight is crucial to a wide array of [your body's functions](#). You can help assuage the loss of vitamin D from sunlight with some diet alterations, such as drinking more milk or eating fatty fish, or by taking a vitamin D supplement. As always, talk with your doctor if you have questions about your vitamin D levels.

Wash Your Hands, People!

Everyone's favorite Hungarian physician, [Ignaz Semmelweis](#), got it right in 1847 – we should [wash our hands](#)! Germs can hide everywhere, and when fall sicknesses start getting passed around at school or work it is crucial to wash your hands to help mitigate the spread of infection – both for yourself and those around you.

'Tis the Season to be Grateful!

The mind is a powerful thing, so take some steps this fall to ensure that you're thinking positively! It can be tempting to stay indoors as the weather gets colder, but be sure to venture out and avoid isolation – [studies](#) show that a lack of social interaction can lead to negative health effects. You

can also take time to [write out](#) things that you're grateful for to reduce seasonal stress, so consider dusting off your old journal. Just like Proverbs 17:22 says, "A joyful heart is good medicine!"

Keep Your Summer Habits

Just because the leaves are changing doesn't mean you have to! Keep up the momentum from your healthy summer habits this fall. Bundle up if it's chilly so you can still get outside and get moving, and find out what fruits and vegetables are [seasonal](#) for you – there are plenty of great fall recipes out there! If you're one of the lucky folks who live where it's warmer year-round, you'll have an easier time keeping your summer habits, and getting your vitamin D, due to being able to be outside more often. You'll also have access to a wider variety of seasonal vegetables – get familiar with your [agricultural zone](#) and see how you can even bring some gardening into your life this fall!



When it comes to being healthy in the fall, you don't have to reinvent the wheel. As we're told in [1 Corinthians 6:20](#), we should honor God with our bodies, and you don't have to do anything crazy or life-altering to do so. Just follow these health tips and consult your doctor about the ways that you can be healthy this fall!

My Breast Cancer Story: Live Each Day

It has been 2 years since I was diagnosed with breast cancer. When I was told that I had breast cancer I knew my life would change, though I wasn't sure how.

I had two lumps on the right breast that were moderate in size. I had a mammogram and a breast biopsy that identified that I had breast cancer.

The first thing that went through my head was how my children would handle the news. Not only that, but what about my grandkids? They needed their Granny in their lives to spoil them! These are just a few of the questions among many that you ask within the first hour of being told you are positive for cancer.

I have always been the type of person who tries to look on the bright side of things. I told myself, "Well, nobody has said anything about me dying, so maybe this won't be too bad." I was already thinking about the wigs I would wear when I lost my hair.

The mass was hormone receptor-positive, or ER-positive, which means that the cancer was feeding off the hormones my body produces. This type of breast cancer has a high chance of being successfully treated; however, there's a high risk that hormone positive breast cancer will recur.

I learned that chemotherapy would be less than 3% beneficial to me, so I decided that there was no need to go through that process.

I also had a genetic test done to see if I was a carrier of the gene that causes these types of cancers. I have two daughters and grandkids, so I wanted to know if there was a possibility that this could impact them in the future. That test came back positive, affirming that I do carry the gene for breast and colon cancer.

SCHEDULE YOUR MAMMOGRAM

- Screening mammograms are eligible for sharing once every year for women 40 years of age or older.
- Ultrasound/MRI/Thermogram screenings conducted in lieu of a screening mammogram are eligible for sharing.

See Liberty HealthShare's Sharing Guidelines for complete guidelines.

With that news in mind, I decided to get a double mastectomy to avoid the chance of having more masses develop in my other breast.

Both my daughters were checked at the time to see if they also had the cancer-causing gene, but thankfully their tests came back negative.

Through the whole experience, I learned to appreciate life more and not to stress over things that are out of my control. I try to enjoy life to its fullest, go with the flow, and make memories every day. I knew God had this, too, in His hands.

It has been 2 years since I was first diagnosed, and thankfully I continue to be cancer free. I am very thankful for my family who stuck by me through it all. Two of my grandsons always make it a point to wear pink for the month of October to show their support, and they keep bugging me to get a pink license plate holder.

In many ways, being diagnosed with breast cancer has helped me relax more, and the experience has brought my family closer together. We have all learned to not take time for granted, because we realize that you never know what each day will bring.

All you can do is live each day as if it was your last.



Liberty HealthShare Advocates for Members with Students at College

Families with an adult child on their sharing program who attends college can waive the school's required health insurance coverage. This is because health sharing programs are considered an acceptable form of student healthcare support at college.

Typically, members only need to complete a waiver for their school to accept their sharing program and have the traditional student insurance waived.

However, as long-time members Robert and Cindy found out, your request may be initially denied. When they sent their waiver to their son's college, the school rejected Liberty HealthShare as an acceptable form of health care support.

This outcome is more common than one may think due to who is reviewing the student insurance waivers. "A lot of people who are deciding on the waivers are the people selling insurance," said Robert.

After contacting the Liberty HealthShare team and having them advocate on their behalf with the college for many weeks, the family was able to exercise their healthcare freedom and the college accepted his son's insurance waiver.

The dedicated teams at Liberty HealthShare are always available to make sure that you're able to take control of your healthcare and make the best decisions for you and your family. After all, we believe that it's your healthcare and your choice!



SEPTEMBER SHAREPOWER

Our monthly report of members' shared resources.



SharePower Received \$13,587,317

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



Medical Expenses Shared \$13,600,170

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$12,031,677

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.

September 2023

Percentage of pre-2022 backlog reduced



Cumulative

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



September 2023

*Percentage of backlog reduced



Cumulative

*Percentage of backlog reduced since January 1, 2022



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.

Employee Spotlight: Meet Jamie

This month's employee spotlight is Jamie, one of our hardworking Member & Provider Services Advocates. Since the summer of 2022 Jamie has aided our members and providers through service and conversation.

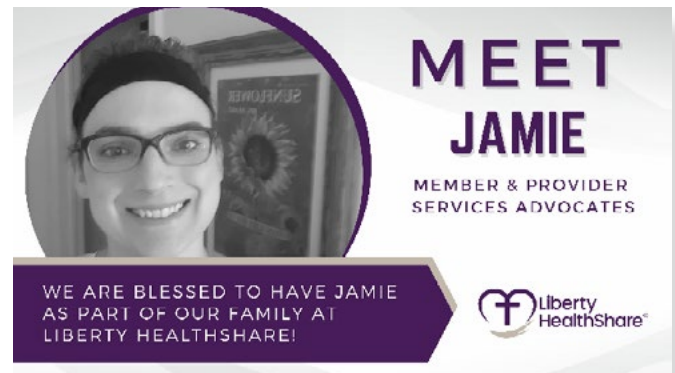
"I enjoy being part of a team that works to assist our members and providers by going over medical expenses, addressing any issues they may have, and educating them on our sharing guidelines," she said.

Jamie describes Liberty HealthShare as compassionate, curious, and trustworthy. How she views Liberty HealthShare is a part of why Jamie loves working in her role.

"I absolutely love my job, and I'm so grateful for the work I do," she said. "If I can brighten someone's day by spreading kindness and happiness then not only will their day be brightened, but I'll end up happier as well. I live by the golden rule to treat others the way I want to be treated."

Jamie's positive attitude is evident in every interaction she has with our valued members and providers. "Remember that God wants us to be joyful in hope, demonstrating patience in our lives."

A proud pet parent of two cats and a dog, Jamie enjoys being outdoors and spending time with her family.



Are You Listening?

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

"Have you never heard? Have you never understood? The Lord is the everlasting God, the Creator of all the earth. He never grows weak or weary. No one can measure the depths of his understanding. He gives power to the weak and strength to the powerless." **Isaiah 40:28-29 NLT**

I have to wonder what Isaiah was feeling and thinking when he wrote these words and questions. They feel emotional and almost desperate to get someone to listen. He wants us to know who God is. He wants us to know what He does and that He never grows weary. God has more understanding than we can comprehend. He gives power to the powerless!

Well, there you have it. Whatever is on your mind today, this week, this month, or even this year should be filtered through these powerful verses. His ways are indeed higher than our ways, so we trust Him with our lives. We trust Him with our circumstances. We allow Him to walk with us through the deep waters that sometimes threaten us.

Really think about the role God plays in your life. Do you have a personal, daily relationship with the Creator of all the earth, or do you just call on Him when life turns upside down? I would not want to walk through this life without God as my counselor and heavenly Father.

I grow weak but He does not. I sometimes don't understand, but He always does. I get weary with life, but He gives strength when I need it most.

Dear God, sometimes I forget. I have heard and I know who you are, and I want you to be in my life. Please guide me through the seasons of my life. Please fill me with your strength and power so that I will follow you with all my heart every day. Amen.

If you would like prayer for yourself or a family member from our Pastoral Care Team, you can request prayer inside your PrayerBox found inside your [ShareBox](#).

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 or Massachusetts. The number of referrals in either Maryland or Montana is limited to six per member per year.

Member Services and Monthly Share Hours

If you have questions about your sharing program, you can email us at info@libertyhealthshare.org, or call us at 855.585.4237 and our advocates will assist you.

You can contact our Member Services team at any time between Monday and Thursday from 8:30 AM to 7:30 PM, and on Friday from 8:30 AM to 5:00 PM.

Please note that the hours for our Monthly Share Team have changed. If you have any questions about your billing or monthly share amount, feel free to call and speak to one of our monthly share advocates, who are available to assist you from Monday to Thursday between 8:30 AM and 7:30 PM, and on Friday from 8:30 AM to 5:00 PM.

Where Members Can Access the Careington Provider Portals:

DialCare - <https://member.dialcare.com/login>
TELEMEDICINE SIMPLIFIED®

elixir - <https://rx.libertyhealthshare.org>
CRAFTED BY SOLUTIONS

eyemed - <https://www.careington.com/eyem>

QualSight - <https://www.qualsight.com/-careington>
LASIK
Quality, Choice & Savings

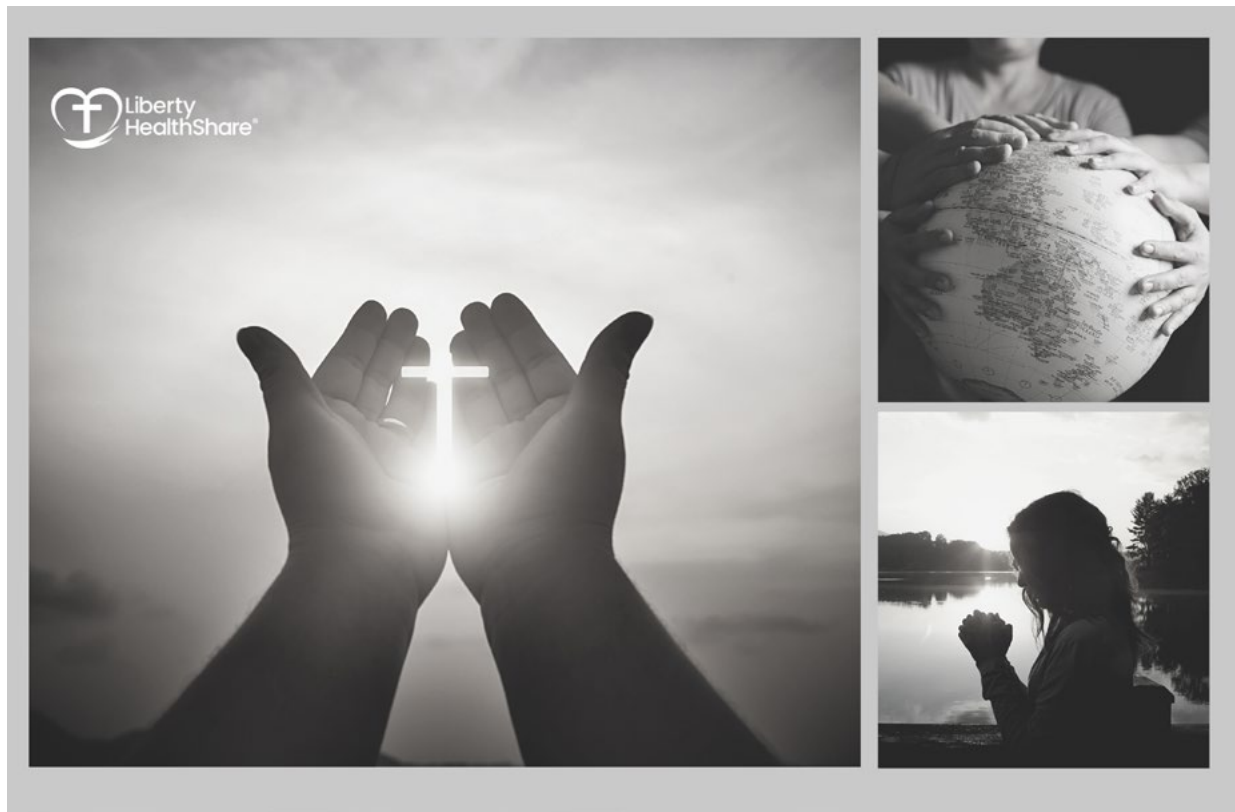
Careington - <https://dialcare.libertyhealthshare.org>
DENTAL SAVINGS PLANS



Join Us in Praying for Members and Their Families

Our ministry team is spending extra time in prayer. Please join us as we pray for these members, their families, and the world.

- Who are grieving conflict in the world. We pray for peace and hope for all.
- Who have an upcoming surgery. We pray for wisdom for doctors and a full recovery for others.
- Who are healing from a past surgery. We pray God's healing and strength to be upon them.
- Who desire to serve others. We pray for spirit-led opportunities and discernment for where to serve.
- Who are experiencing life changes. We pray for courage and that they receive a fresh beginning
- Who are battling depression. We pray that God lifts and provides healing comfort and support.
- Who need encouragement. We pray their hearts are lifted by the abundant blessings in each day.
- Who are seeking employment. We pray you guide them and grant them favor in their job search.



1 Timothy 2:1-2

"I urge, then, first of all, that petitions, prayers, intercession, and thanksgiving be made for all people—for kings and all those in authority, that we may live peaceful and quiet lives in all godliness and holiness."

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.

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**

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.