



Member Newsletter

September 2022

Liberty Assist is New Program for Members on Medicare

If you are turning 65 soon and getting ready to go on Medicare, you can now stay connected to your sharing community and receive support from our members for your physical and spiritual health.

Liberty Assist is our new sharing program for seniors, ages 65-84, who are enrolled in Medicare Parts A and B.

Understanding Medicare

You should know a few things when you are getting ready to turn 65 and going on Medicare.

There are many parts to Medicare including Medicare Parts A and Part B. The initial enrollment period is important for these 2 parts of Medicare. Generally, most people must enroll during a 7-month period starting 3 months before turning 65, the month they turn 65, and ending 3 months after they turn 65.

Medicare Part A is known as "Hospital Insurance" and covers hospital care. Medicare members are responsible for paying a deductible of \$1,556 (in 2022) for each benefit period (up to 60 consecutive days). For most people, the cost of Medicare Part A is \$0 per month.

Medicare Part B, or "Medical Insurance" covers other medical services. It may include doctor visits, outpatient care and preventative and home health care. For most people, Medicare Part B is currently \$170.10 a month.

If you have questions regarding Medicare and how it works, please visit www.medicare.gov or call at 1-800-MEDICARE (1-800-633-4227).

Liberty Assist is secondary to Medicare Parts A and B Medicare Parts A and B cover most, but not all, healthcare costs. As a rule, Medicare Parts A and B cover 80% of your expenses, and you are responsible for the rest, or the 'gaps' left behind.

For a monthly share that starts at only \$85 a month, Liberty Assist allows you to share these additional expenses.

With Liberty Assist, you have no pre-existing condition limitations and can visit any provider. Once an annual unshared amount of \$1,500 has been met, members can share the amount of eligible medical expenses that Medicare doesn't cover. Visit our website to learn more about the Liberty Assist program at Libertyhealthshare.org/liberty-assist.

Enroll in Liberty Assist by contacting us at enrollments@LibertyHealthShare.org or calling 855-585-4237, extension 1768.



LIBERTY ASSIST

STARTING AT \$85 A MONTH

A NEW SHARING PROGRAM DESIGNED JUST FOR SENIORS

AN AFFORDABLE SHARING PROGRAM FOR PEOPLE AGES 65-84

Liberty Rise Introduced for Young Adults

If your adult child has moved out on their own, we believe they should have the opportunity to receive low-cost, high-quality care for their health and support from a faith-based community that cares for them. Our new sharing program, Liberty Rise, offers young adults ages 18-29 a budget-friendly option with a monthly contribution of just \$119. Even healthy adults need the support of a healthsharing community. If they experience an unexpected health event, they can have up to \$50,000 in medical expenses shared with other members.

Medical expenses eligible for sharing for Liberty Rise members include:

- Primary care physicians
- Specialist physicians
- Urgent care
- Hospital stay
- In-/out-patient surgeon fees
- Emergency room
- CT scans and MRI scans

Visit our website to learn more about the Liberty Rise program at [Libertyhealthshare.org/liberty-rise](https://libertyhealthshare.org/liberty-rise). Individuals and married couples without children who are currently not primary members in another Liberty HealthShare program can enroll in Liberty Rise by contacting us at enrollments@LibertyHealthShare.org or calling 855-585-4237, extension 2120.



DialCare Offers Mental Health Assistance When You Need It

DialCare Mental Wellness is a program designed to provide safe, secure and private means of seeking mental health assistance from licensed mental health professionals via virtual or telephonic counseling sessions. This unique program offers an app-based interface, connecting members with mental health professionals not only over the phone, but via video chat as well.

Mental health professionals can assist members with conditions such as depression, anxiety, grief, relationship problems and more. DialCare Mental Wellness is easy to use. Members can schedule a 30-minute appointment with a mental health professional from 7 a.m. to 10 p.m. seven days a week. They will reach out via phone or video chat upon request.

What conditions can DialCare Mental Wellness mental health professionals treat?

- Depression
- Stress
- Eating Disorders
- Addiction
- Relationship problems
- Anxiety
- Grief
- And more

To use DialCare Mental Wellness, simply follow the link you received in your email to complete your registration, download the DialCare mobile app or visit: dialcare.com/verify.

If you're having problems registering, you can call DialCare Mental Wellness for assistance at 833-317-4347. Once registered, you can log in online at member.dialcare.com or through the mobile app to request consultations or to update your account.

DialCare Mental Wellness 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 the telehealth option, but pay the provider a per-visit fee. It is not available to members of the Liberty Assist sharing program.

DialCare
TELEMEDICINE SIMPLIFIED®

DialCare Offers Telehealth Solution for Non-Emergency Situations

DialCare Physician Access is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care.

Members and their families have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more.

When medically appropriate, a DialCare doctor may prescribe a short term, non-DEA controlled medication for the member to pick up at the pharmacy of their choice.

Doctors are available 24 hours a day, 365 days a year, allowing members and their families convenient access to quality care from home, work or on the go.

When to use DialCare Physician Access:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- If the member lives a significant distance from a primary care doctor
- When a primary care doctor is not available
- When traveling and in need of non-urgent medical care or advice

What conditions can be treated?

- Allergies
- Fever
- Respiratory Infections

- Asthma
- Gout
- Sinus infections
- Bronchitis
- Insect bites
- Skin inflammations
- Cold & flu
- Sore throat
- Digestive issues
- Joint aches and pains
- Sports injuries
- Ear infections
- Rashes
- Urinary tract infections
- And more!

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DialCare Physician Access 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 the telehealth option, but pay the provider a per-visit fee. It is not available to members of the Liberty Assist sharing program.

Elixir Offers Savings on Your Prescriptions

Since 2001, Elixir Savings has cemented a reputation of convenience and savings in the prescription drug space. Despite the prices of prescription drugs steadily increasing, Elixir Savings' commitment to savings and convenience has remained steadfast.

As a member, you have access to a prescription drug savings program. With thousands of participating pharmacies nationwide, you will be able to save 50% to 95% on most generic drugs and 10% to 45% on brand name drugs. You will have the opportunity to save at over 60,000 participating pharmacies nationwide including Safeway, CVS, Walgreens, Rite Aid and many other neighborhood locations, ensuring that your savings are never far away.

In addition to offering savings at thousands of pharmacies, Elixir is also committed to another avenue of savings: an interactive website that allows you to locate

the nearest participating pharmacy and accurately check their current cost of your prescriptions. This tool helps identify and compare pricing across many nearby participating pharmacies. By utilizing this powerful tool, you will be able to make educated decisions that will help you save money, ensuring that you are always receiving the best value and savings.

To use the Elixir Savings program and access your discounts:

- Visit rx.libertyhealthshare.org or call 833-317-4347 to locate a participating pharmacy in your area.
- To receive your discount, simply present your membership card to the pharmacist at the time of service.

Elixir Savings is provided free of charge to members of the Liberty Unite, Liberty Connect, Liberty Essential and Liberty Rise sharing programs.

EyeMed, QualSight Offer Savings on Vision Care, LASIK

Members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and conventional contact lenses from more than 90,000 providers nationwide including independent optometrists, ophthalmologists, opticians and leading optical retailers such as LensCrafters®, Target Optical® and most Pearle Vision® locations*.

Members can choose the doctors they want and the brands they love, like Ray-Ban®, Oakley® and Coach®.

*Provider locations are subject to change

To use EyeMed to access the discounts:

- Locate the EyeMed provider most convenient to you by calling Member Services at 833-317-4347 or through the website at www.careington.com/eyem.
- Identify yourself as an EyeMed member and present your membership card when scheduling an appointment with a participating provider.
- Tell the provider your name, the group number and member ID located on the membership card.

Careington Dental Offers Savings of 20% - 50%

Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts one of the largest dental networks nationally with a focus on neighborhood dentists. Careington networks are a leader in member-transparent pricing with robust fee schedules.

The Careington Dental Plan features:

- Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals and crowns
- 20% savings on orthodontics including braces and retainers for children and adults
- 20% reduction on specialist's normal fees. Specialties include: Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics and Prosthodontics where available
- Cosmetic dentistry such as bonding and veneers also included
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements
- Members may visit any participating dentist on the plan and change providers at any time

To use Careington Dental to access the discounts:

- Locate a participating provider by calling 833-317-4347 or visiting dialcare.libertyhealthshare.org to access the online provider search.
- When scheduling an appointment, inform the participating provider's office you are a member of the Careington Dental Network

QualSight LASIK offers savings of 20% to 30% off the overall national average cost of LASIK surgery, including newer procedures such as Custom Bladeless (all laser) LASIK, from more than 1,000 locations.

Access to experienced surgeons who have collectively performed more than 7 million laser correction procedures.

To use QualSight, call 888-582-6696 or visit <http://qualsight.com/-careington> to speak with a QualSight Care Manager. Your Care Manager will explain the entire program, answer any questions you may have and provide a list of preferred providers, who are all credentialed and experienced ophthalmologists, in your area.

EyeMed and QualSight are provided free of charge to members of the Liberty Unite, Liberty Connect, Liberty Essential and Liberty Rise sharing programs.

The QualSight program is not an insured program.

- Present your Careington ID card upon arrival to receive savings.
- The provider will collect payment at the time of service. You are responsible for paying the total bill, less the applicable savings, when service is provided.

Careington Dental is provided free of charge to members of the Liberty Unite, Liberty Connect, Liberty Essential and Liberty Rise sharing programs.

THESE FREE DISCOUNT PLANS ARE NOT INSURANCE and is 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.

Balance Bills: Why They are Still a Concern

An update to Liberty HealthShare's Sharing Guidelines earlier this year made medical expenses in excess of fair and reasonable amounts - balance bills - ineligible for sharing effective May 1. But, they remain a concern for this ministry and for its members.

While balance bills no longer impact monthly SharePower and Liberty HealthShare's ability to share medical expenses in 120 days or less, they continue to impact the backlog. As backlogged expenses are shared at fair and reasonable amounts, 15%-20% of providers are following up with a balance bill. So far in 2022, that has amounted to millions of dollars in new backlogged expenses.

The burden of sharing these balance bills slows Liberty HealthShare's ability to share other backlogged medical bills, including those from members who are waiting for reimbursement. We are actively working with providers to reduce the amount of these balance bills.

Members, however, can avoid balance bills by following these steps when they have a medical need:

- Research medical services and compare costs using our Healthcare Bluebook tool.
- Discuss healthsharing with your provider.
- Request fairly-priced, self-pay discounts.

What happens when members receive balance bills? Upon receipt of a balance bill, members should email a copy of the bill as soon as possible to info@self-payadvocates.com.

Self-Pay Advocates will send a follow-up email to the member that will include the following:

- Name and contact information of the member's dedicated advocate.
- HIPAA Release & Authorization Form to speak to the provider on the member's behalf.
- Fair Credit Reporting Act Letter that will be sent to the provider to suspend the bill from going to collections.
- Appointed Representative Form allowing self-pay advocates to be the member's representative.
- A "Know-Your-Rights" Document equipping members to answer collection calls and letters, should they occur.

On average, about half of members' balance bills are reconciled to a zero balance. Twenty five percent of balance bills received are negotiated with an additional discount.



AUGUST SHAREPOWER

Our monthly report of members' shared resources.



SharePower Received \$19,396,081

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



Medical Expenses Shared \$19,339,844

The monthly amount of eligible medical expenses shared by members.



Medical Expenses Received \$12,897,280

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.

August 2022

Percentage of pre-2022 backlog reduced



2022 Cumulative

Year-to-date percentage of pre-2022 backlog reduced



August 2022

*Percentage of backlog reduced



2022 Cumulative

*Year-to-date percentage of backlog reduced



*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 MAY 1 SHARING GUIDELINE CHANGES AND SHARED AFTER JANUARY 1, 2022.

Employee Spotlight: Meet Kim

This month, we are happy to introduce you to Kim. She works in our Provider Relations department as a Surgical and Maternity Facilitator and has served our healthsharing members for more than 4 years.

In her role at Liberty HealthShare, she guides our maternity members and those scheduled for surgery by helping them choose a provider who will offer them fair and reasonable pricing.

Hospital processes and standard billing practices for self-pay patients having surgery or a baby can be stressful and overwhelming, so Kim enjoys being the 'go to' person that helps our members and providers understand our processes.

"It feels great to help guide them through our healthsharing process. The fact that our members call me when they are nervous or confused about the medical system is a wonderful feeling."

She remembers helping a member who had lost her husband to cancer, and soon after, the member had to have serious surgery herself. Her provider requested a large amount down before surgery. As a self-pay patient, she was unsure how to manage the large down payment. Kim assured her that she would help and together, "we" would get through this.

Kim called the provider and advocated for the member. After the conversation, the provider gave her a more significant discount and a reasonable payment plan. By the end of the call, her stress had turned to laughter. It was a blessing for Kim to be there for her.

Strong in faith, compassionate, and forward-moving are three ways she would describe Liberty HealthShare.



Everything Surrendered to God

By Wes Humble

Praise the Lord! How joyful are those who fear the Lord and delight in obeying his commands. Their children will be successful everywhere; an entire generation of godly people will be blessed. Psalm 112:1-2 NLT

Remember, fearing God is usually referring to honoring him and respecting him. It is about living in such a way that everything is surrendered to God. When we do this, those around us are greatly affected and influenced to follow God as well.

It is never too late to start living this way. You might be tempted to think the psalmist is referring to parents with young children, but you and I will influence our families as we evolve through the seasons of our lives. We will have unique challenges that will allow us to pledge and demonstrate our commitment to God repeatedly.

There is not much we should pray for or desire more than for our children and families to live with God at the center of their lives. This is not a promise for health and wealth. Some of God's most successful followers have lived lives of great adversity.



Respect and following God brings a joy that endures all things. Love him and trust him regardless. You will find great joy!

Dear God, please help me understand and embrace the reality of this promise. I can't think of a greater joy than seeing those I love come to love and follow you. Thank you for this. Amen.

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

Did You Make Your Program Change?

Members with annual renewal dates in October 2022 are required to make a new program selection by September 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 October 1, 2022. Members can 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.

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

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.

