

Member Newsletter September 2023



An Important Message from Dorsey Morrow

Thank you to those who were able to participate in our recent survey of members of Liberty HealthShare.

The member vote serves as a valuable resource of information on members' attitudes and preferences. Your gift of time is truly appreciated, and your feedback is used to guide our decision making as we seek to steward our mission and resources.

Later in this newsletter you can read more details about the results of the survey; however, allow me to address a few highlights coming from your engagement in the member poll.

After receiving positive feedback about the possibility of developing a new dental sharing program as an add-on to your membership, we followed up with an additional survey that provided further details on the size and shape of the suggested program. I'm delighted to share with you that the results of the follow up survey remained very positive toward the idea of a launch of a dental program. Consequently, my colleagues and I are refining the program to request a final decision from the board of directors about adding this new sharing program. Full details will be released as decisions are made and plans are formulated to launch this opportunity to our membership. We're excited to bring this opportunity to you in an affordable manner.

One other interesting finding of our recent member vote was the need for additional information about the ways members can utilize the Careington suite of services. It's clear from your feedback that most members have not considered or utilized the programs, which can provide support in the form of considerable discounts for vision, dental, telehealth, and prescriptions, among others. I encourage you to read the article about these offerings and follow through to take advantage of these services that are all available to you at no additional charge in most programs. We will do a better job of making you

aware of these opportunities to fully leverage your membership.

Thank you as well for the honest comments about your interactions with members of our staff, your overall satisfaction with your Liberty HealthShare membership, and your engagement with this newsletter. We have invested time in reviewing these responses and are using what we learned to bring about enhancements in the level of service we provide to you. While it is heartening to see that overall the results are very positive, there is still much to learn from your gift of honesty about ways your experience could have been better. We are committed to exceeding your expectations. You are the focus of our ministry and your feedback has been enormously helpful as we consider ways to do even better. We strive to be the hands and feet of God in everything we do, so I'm grateful for your candor in answering questions from this survey.

This is an exciting time to be a member of the Liberty HealthShare family. We're in a position to launch new programs to meet your needs, our trend lines for securing new members are positive, we continue to make real progress on sharing down the pre- 2022 backlog, and our members are responding favorably to our new narrative and direction as was made clear by reactions to the member survey.

Thanks for your continued partnership. Together we are building a health sharing ministry that truly supports and serves our brothers and sisters in Christ every day

In His love and service,



Dorsey Morrow
Chief Executive Officer

Thousands Provide Feedback in Member Vote

Earlier this month, Liberty HealthShare members had the opportunity to participate in a poll to provide their insight and guidance on a variety of topics.

“We value your feedback and will use it as we make decisions about the direction of our ministry,” said Dorsey Morrow, chief executive officer. “Understanding your preferences is invaluable as we consider new offerings, enhancements to existing programs, and updates to the Sharing Guidelines.”

Here are some highlights.

- More than 74% of members are very interested or somewhat interested in Liberty HealthShare offering a sharing program for dental care.
- Faced with skyrocketing healthcare costs and inflation that have prompted several health share ministries to increase monthly share amounts, Liberty HealthShare asked members what they thought would be an appropriate increase to offset these higher costs. Members could select 3%, 5%, or 8%. More than 60% selected 3% as their preference.
- Asked to describe their most recent interaction with a Liberty HealthShare employee, more than 71% described the experience as very helpful or helpful. Only 7% said it was not at all helpful.
- More than 62% of members are satisfied or very satisfied with their Liberty HealthShare membership. Only 12% are not satisfied.
- More than 56% said they regularly read the monthly member newsletter. Some noted that they save them

and read several in one sitting. Asked what topics were of the most interest to them, member responses included SharePower and backlog updates, new program offerings, how to utilize sharing programs, devotional messages and prayers, health tips, employee spotlights, and the messages from CEO Dorsey Morrow.



- For more than a year, Liberty HealthShare has offered most members free access to the Careington programs which include telehealth services and discounts for prescriptions, dental care, vision care, and LASIK surgery. Asked if they had utilized these money-saving services and discounts, 50% had not taken advantage of them. Additionally, 25% said they didn't know how to access the Careington programs. The most frequently used programs were telehealth and prescription discounts.

If you are among those who have not taken advantage of these savings, you can call Careington at 833.317.4347 for more information or to sign up.

We will also be providing more details on the Careington programs and how you can take advantage of them in future emails and newsletters.

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.

Members Have Access to Discounts Through Careington Program

In addition to the opportunity to participate with like-minded Christians in a health share ministry to control their health care at an affordable cost, Liberty HealthShare members also enjoy significant discounts for dental, vision, telehealth, mental wellness, and prescriptions through the Careington discount programs.

“The discounts offered to our members through the Careington programs are substantial,” said Dorsey Morrow, chief executive officer. “These are programs that enhance the quality of life of our members. We continue to work hard to bring about enhancements to the member experience and respond to the needs of those we are blessed to have as partners in our ministry.”

Discounts available to Liberty HealthShare members through the Careington discount programs include:

Care POS – Dental Savings

- Industry leading dental care – discounted!
- One of the largest national dental networks.
- Member transparent pricing and robust fee schedules.

Members typically save between 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns.

To locate a participating Careington dental care provider, call 833.317.4347.

EyeMed Vision

- Save 20% to 40% off the retail price of eyewear.
- Eligible discounts on exams, eyeglasses, and conventional contact lenses.
- 90,000 participating providers nationwide.

Members can select an eye doctor from thousands of preferred providers. You can locate an EyeMed provider by calling 833.317.4347.

QualSight LASIK

- 20% to 30% savings off the national average cost of LASIK surgery.
- More than 800 locations.

QualSight LASIK can be used to reduce the need for eyeglasses or contact lenses. To use QualSight, call 888.582.6696.

Elixir Prescription

- Savings between 50% to 95% on most generic drugs.
- Save 10% to 45% on most brand name drugs.
- More than 60,000 nationwide pharmacies.

Elixir provides an interactive website that allows you to locate the pharmacy closest to you and accurately compare prices at different pharmacies. For more information, call 833.317.4347.

DialCare Urgent Care

Eligible Liberty HealthShare* members have access to 5 FREE** telehealth visits through the Careington programs.

- Telemedicine for non-emergency illness and general care.
- Direct access to state-licensed and fully credentialed doctors.
- Phone and video consultations.

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. For information, call 833.317.4347.

** The first 5 consults are free per program year. A consult fee of \$55 applies to all consults thereafter.

DialCare Therapy

Eligible Liberty HealthShare* members have access to 12 FREE*** telehealth visits through the Careington programs.

- Receive mental health assistance from licensed professionals.
- Video and phone appointments.
- Counseling sessions from the comfort of your home.

Members can schedule an appointment with a licensed mental health professional via phone or video call between 7 a.m. and 10 p.m. 7 days a week for virtual counseling sessions. For more information, call 833.317.4347.

*** The first 12 mental wellness consults are free to each individual member on the account per program year. A consult fee of \$85 applies to all consults thereafter.

(continued)

Members Have Access to Discounts Through Careington Program (Cont.)

*DialCare Physician Access, DialCare Mental Wellness, Careington Dental, EyeMed Vision, QualSight LASIK and Elixir Prescription Drugs are not available to members of the Liberty Assist sharing program.

*Members of the Liberty Rise sharing program have access to these telehealth options, but pay the provider a per-visit fee (DialCare Physician Access, \$55; DialCare Mental Wellness, \$85).

THIS PLAN IS 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 [<https://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.

The Careington programs are not available in Vermont and Washington.



Careington Provider Portals:

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

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

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

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

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





AI and Healthcare

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

Take me to your leader – we come in peace!

Well, this month's topic isn't quite about aliens, but it is about another form of intelligence that you might have seen in the news recently. AI, or artificial intelligence, has been all the rage as it streamlines business processes and creates art in a flash (often with weird fingers). The strength (and weakness) of AI is being tested in every industry you can think of, and healthcare is no different. Let's look at some of the, admittedly speculative, ways that AI may begin to impact the way you receive care.

There's no way around it – data has become increasingly important in healthcare applications. The faster that data can be sorted through the faster that appropriate care decisions can be made. Possibly the greatest argument for the use of AI in healthcare is the speed with which data can now be analyzed, distilled, and then applied. [Predicting outcomes and analyzing treatments](#) in certain scenarios will certainly be a place that AI shines.

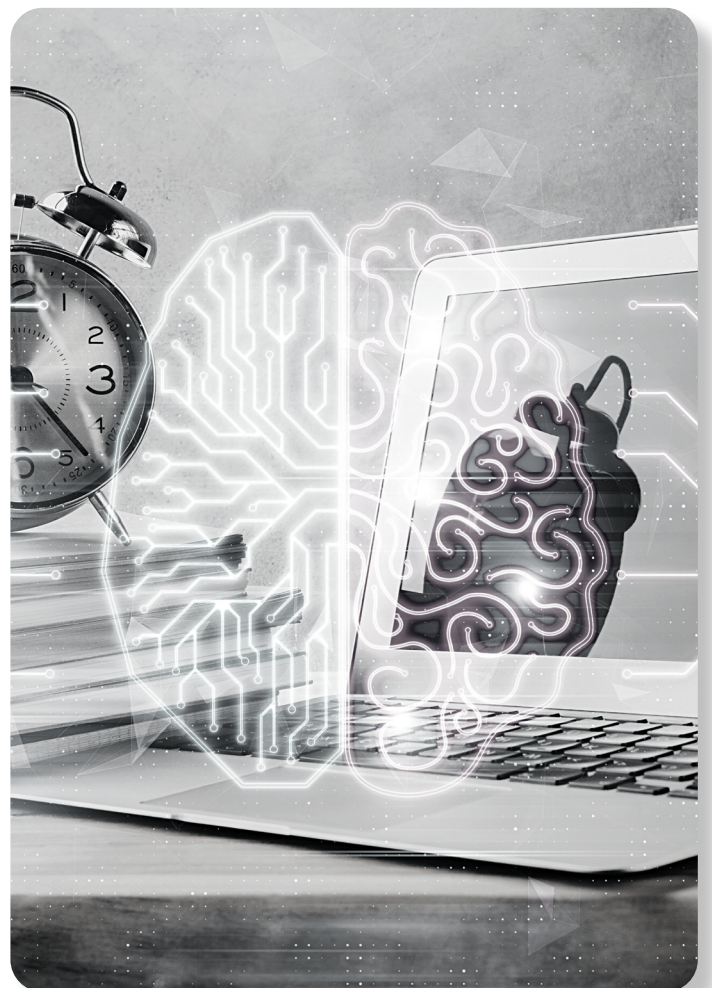
Healthcare isn't all diagnoses and surgeries; there is a significant amount of [administrative and clerical work](#) that goes into the healthcare process. With AI automation, healthcare systems can make these tasks, like transcriptions or patient data entry, faster! Not only does this speed up your care, but there is also a projected \$18 billion in savings for the healthcare industry as a result of these systems.

According to [Forbes](#), two-thirds of the global population does not have access to surgical treatment. One exciting AI possibility is pairing the technology with advanced robotic systems to reach a larger population by broadening what surgeons can do and how they can do it. While this aspect of AI is particularly science-fiction sounding, the future possibilities can be tremendous!

However, not all associated with AI is a bright, futuristic utopia. Removing the human element, even to a limited degree, can have far-reaching and unintended consequences. Questions of ethics and reliability are at the forefront here as the wider medical community debates likely hypotheticals, such as who is liable in the event of malpractice due to AI error?

Furthermore, trust among patient and provider is crucial to healthcare, and while some providers may look forward to using AI to help their patients, the same isn't always true of the recipients. According to recent [data](#) from the Pew Research Center, 60% of people surveyed would feel uncomfortable if their provider relied on AI for their care, and 33% said AI would lead to worse outcomes for them as patients. Additionally, 75% of U.S. adults say that use of AI is moving too fast before understanding the risks.

As said before, most of what we are predicting about AI is just that – predictions. While nothing is set in stone, the advancements brought to healthcare by artificial intelligence have the potential to change the way care is delivered and received for the better - if we use them appropriately!



Personalized Care Act: HSA Accounts

Liberty HealthShare members are encouraged to contact their Representatives and Senators in Washington, D.C. and urge them to support the Personalized Care Act of 2023.

Introduced by Representative Chip Roy of Texas and Senator Ted Cruz, also of Texas, the Personalized Care Act would help members of healthcare sharing ministries by expanding Health Savings Accounts (HSAs) and allowing funds in them to be used for monthly share amounts.

HSAs allow people to set aside money, tax free, to pay eligible medical expenses. Companies often make contributions to these plans for their employees.

Today, only people enrolled in a high-deductible health insurance plan are entitled to have an HSA. The Personalized Care Act would expand this by millions of Americans by increasing eligibility to include healthcare sharing ministry members as well as people who use Medicare, Medicaid, Children's Health Insurance Program, medical indemnity plans, short-term insurance plans, and direct medical care.

In addition to being able to use HSA accounts for paying their monthly share amounts, people would be able to use them for direct medical care fees, insurance premiums, and over-the-counter medications.

Further, the legislation would increase an HSA's contribution limit to \$10,800 for an individual from the current \$3,550 and to \$29,500 for a family from the current \$7,100.

In the House of Representatives, the bill number is HR 4803. It is co-sponsored by Representatives Dan Bishop (North Carolina), Daniel Meuser (Pennsylvania), Ralph

Norman (South Carolina), Andy Biggs (Arizona), Victoria Spartz (Indiana), Matt Gaetz (Florida), Paul Gosar (Arizona), David Rouzer (North Carolina), Harriet Hageman (Wyoming), Bob Good (Virginia), Thomas Tiffany (Wisconsin), Nancy Mace (South Carolina), Roger Williams (Texas), and Brian Babin (Texas).

In the Senate, the bill number is S2621. It is co-sponsored by Senators James Risch (Idaho) and Mike Braun (Indiana).

To contact your representative, go to <https://www.house.gov/representatives/find-your-representative> and put in your ZIP Code. You will see information about how to contact them.

To contact your senators, go to <https://www.senate.gov/senators/senators-contact.htm> and put in your state. You will see information about how to contact them.



The Personalized Care Act Offers Millions of Americans, including Sharing Members, Access to Health Savings Accounts.

Liberty HealthShare Employees Support Canton-Area Diaper Bank

Liberty HealthShare and its employees helped make sure that babies of families experiencing hardship in the Canton area had diapers that their parents might not have been able to afford.

The ministry held a drive to collect diapers for the Heart of Ohio Diaper Bank. Employees donated 4,160 diapers to help families in need.

“Our ministry is based on the biblical principle of supporting one another in times of need,” said Pastor Wes Humble, executive director of ministry, community relations, and events. “While we do that on a daily basis with our members’ healthcare needs, we apply the same principle to those in our own community who are in need of food, clothing, and other essentials for life.”

The Heart of Ohio Diaper Bank serves families in Stark, Carroll, Harrison, and Tuscarawas Counties, which have poverty rates that exceed both the state and national averages.

“Without a supply of diapers, babies cannot participate in childcare,” said Pastor Humble. “And, without childcare, parents are unable to work to provide for their families.”



Join Us in Praying for Members and Their Families

It’s a privilege to lift up one another. Join us as we pray for these members and their families:

- Who are grieving the loss of a family member. We pray for comfort, courage, and strength to carry them.
- Who are experiencing hard times in their marriage. We pray that each one operates in hope, care, and love.
- Who have children that need the light and wisdom of God’s direction. We pray for the guidance to make wise choices.
- Who are praying and believing for the health of family and friends. We pray for a complete recovery and restoration to full health.
- Who are living with a health condition. We pray that they recover and live a full and abundant life.

Member Experience: Business Owners Take a Step of Faith

Liberty HealthShare member and business owner, Julia Talton, makes it her mission to share how being a part of Liberty HealthShare helps her, and her family, save on their healthcare costs.

Members since 2017, Julia and her husband Michael own two businesses, one that provides clearing and grading services and one that focuses on rental properties.

Before becoming members of Liberty HealthShare, Julia and Michael used health insurance. However, as many others discover, it had simply become unaffordable.

As she embarked on her health sharing journey, Julia wasn't familiar with health sharing ministries, and she didn't know if providers would accept them or what they had to offer. After researching Liberty HealthShare, along with other health shares, Julia knew she wanted to take a step of faith and trust God in the face of uncertainty.


As she learned about Liberty HealthShare, Julia saw that the monthly share amounts were reasonable, and the annual unshared amount (AUA), which is similar to a deductible, was affordable.

"This past year we've had multiple health issues that have required a variety of hospital stays, tests, and treatments," said Julia. "I was anxious about how it was all going to work out, but the members of Liberty HealthShare pulled through for me and shared my expenses. But we also know that we need to be active sharing members as well, so there were some expenses that we paid ourselves. We think that's the way it should be."

A common question people have about health sharing in general is if health sharing ministries pay the provider. Julia always says, "Yes, they do!"




In light of the ever-changing healthcare landscape, Julia encourages others, such as her friends who also own businesses, to consider learning if Liberty HealthShare is right for their situation. "It's the best option for those of us who are self-employed, when health insurance premiums and deductibles are absolutely ridiculous."

But it's not just the savings that Julia appreciates – the community means just as much. "Liberty HealthShare has been good for us. To know that there are other Christians like us who care means the world to us," she said.



AUGUST SHAREPOWER

Our monthly report of members' shared resources.

 SharePower Received \$14,031,611 The monthly amount of voluntary contributions available to share members' eligible medical expenses.	August 2023 Percentage of pre-2022 backlog reduced 3%	Cumulative Percentage of pre-2022 backlog reduced since January 1, 2022 50%
 Medical Expenses Shared \$14,082,699 The monthly amount of eligible medical expenses shared by members.	August 2023 *Percentage of backlog reduced 5%	Cumulative *Percentage of backlog reduced since January 1, 2022 41%
 Medical Expenses Received \$10,122,792 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.	<small>*INCLUDES BALANCE BILLS RECEIVED IN 2023 WITH DATES OF SERVICE PRIOR TO THE MAY 2022 SHARING GUIDELINES CHANGE REGARDING THE ELIGIBLE SHARING OF BALANCE BILLS.</small>	

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: Michael

September's employee spotlight is Michael, a talented member of the Liberty HealthShare sales team.

Having worked on the sales team for just shy of one year, Michael enjoys the value of his work in Liberty HealthShare's tight-knit sales department. "I love offering an alternative healthcare option to families that fits with their morals. I enjoy the challenge of connecting with people and helping them understand how our programs can work for them in many ways," he said.

While working together on a team that values putting in effort and moving the ministry in a positive direction, Michael says it is the joy of service to potential members that stands out the most. "I love speaking to people who never knew that health sharing was an option for their healthcare. I am thankful to be able to tell them about our ministry and offer that option."

Michael says that Liberty HealthShare is best described as Christian membership, family structure, and a ministry that is always there for our members. "My family has a tradition to sign off texts or emails with L.Y.J.T.W.Y.A., which stands for 'love you just the way you are,' and that's an important part of being in a family. No matter what, that never changes."

Michael encourages Liberty HealthShare members to live a healthy lifestyle so they can take full advantage of what health sharing has to offer, such as discounts through the Careington programs.

When not letting people know about all the great things Liberty HealthShare has to offer, Michael and his wife work on the restoration of their 19th century farmhouse and enjoy time with their two children on seven acres.



It Is Possible

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

He replied, "What is impossible for people is possible with God." **Luke 18:27**

Jesus said this. That's probably enough for those of us who practice an active faith and walk with Christ. Jesus had just laid down the details for discipleship, and people were in shock. Basically, He had just told a rich young man who wanted to follow Him that he should sell everything that he had and give it to the poor. Of course, the young man couldn't see how to do that, so Jesus followed it up with a statement of how hard it was for a rich man to enter the Kingdom of God. When the crowd said, "Who then can be saved?" Jesus responded with the quote above.

When you are walking with Christ in this daily journey, you will come up against some tough moments and great challenges.

Memorize these words. Bind them to your heart and head. Know them before the challenges hit. Nothing is impossible with God. Does that mean your impossible

situation will always turn out as you want it to? Not at all. The Bible and history are filled with stories of men and women who have walked through some deep valleys, but they all have one thing in common. They didn't allow their faith to be stolen from them.

Even unto the point of death, they trusted in Jesus.

When my grandfather died in the early sixties, he was hospitalized with cancer, and this once-strong farmer was weak and unable to get out of bed. Knowing he was dying, he asked for my mother and father, who were on either side of his bed, to raise him up so he could sit up in the bed and lift his arms in praise to God. They did, he did, and then he died. He died knowing and believing that nothing is impossible with God.

Never give up your faith in the God of the impossible.

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](#).

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

