



Liberty
HealthShareSM

December 2021 Newsletter

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**Check out this
Christmas Video
from our CEO
Dorsey Morrow**

The Healthsharing Process: Liberty HealthShare

Our members take a hands-on approach to their health and their healthcare. They have greater involvement in the healthsharing process, and their effective engagement can improve the health and wellbeing of those in their healthsharing community.

When Liberty HealthShare members submit medical expenses for sharing, each expense goes through a systematic process to ensure eligibility, fair and reasonable pricing and timeliness.

Here are the steps a member takes when submitting a medical expense to Liberty HealthShare

Confirm

Once you know that you need a medical service, check your Sharing Guidelines to confirm your service does not require prenotification to Liberty HealthShare and is eligible for sharing.

We don't tell you what services you should schedule, that is a personal decision for you, only which are eligible for community sharing.

Schedule

By knowing what a fair price is for a medical service, our members can have better conversations with their healthcare providers, advocating for their own health. Explore [Healthcare Bluebook](#) for information on quality care and reasonable prices prior to scheduling your service. The price difference between providers is often quite significant. Also, be sure to ask for a self-pay discount!

Did you know?

Members have visibility to their **new program** options in the membership section of their [ShareBox](#) 60 days prior to their annual renewal month.

Submit

After completing a medical service, members submit their itemized medical expenses to their healthsharing community. Expenses must be submitted within 180 days of incurring via ShareBox or your provider can send your expense to Liberty HealthShare for community sharing. Our members continue to communicate with their providers or hospitals as needed to ensure they receive support for the sharing process.

Here are the steps Liberty HealthShare takes when members or providers submit a medical expense to the sharing community.

Review

Your medical expense is received and then reviewed to ensure that all the required documentation is included in a submission. These requirements safeguard our members’ resources and SharePower. Fair and reasonable pricing and eligibility for sharing within our sharing guidelines are also reviewed and confirmed.

Process

Your eligible medical expense has moved from the review to the processing stage. If your expense does not include fair and reasonable industry rates, it may need to be negotiated or repriced. These expenses may later become balance bills if your provider does not accept the repriced amount. Additional processing time will be required if this occurs. According to our Sharing Guidelines, expenses incurred through repeated use of a provider who balance bills may not be eligible for sharing.

AUA

Once processed, an eligible expense, which is subject to a member’s Annual Unshared Amount (AUA), will first be applied to a program’s AUA. The remaining need is then submitted to your sharing community.

Share

Once an expense has completed processing, a member receives an Explanation of Sharing (EOS). The details in the EOS include: the invoiced amount of medical service, any amount a member paid, the repriced amount, the amount applied to their AUA, the amount for which the member is responsible and the amount eligible for sharing. Members will also see payee information and dates. Your provider will receive an EOS and any shared amount via mail if they submit your medical expense.

How to Decrease Flu Risk This Year

We live in a world where we come into contact with people every day. Everyone wants to go on outings, see friends and spend holidays with loved ones. But a recent study found that the number of influenza cases we see this year may be severely impacted by many of the same measures you’re already taking to stop the spread of coronavirus.

So, let’s take a look at what researchers discovered and what you can do to protect yourself from getting sick as we reach the peak of the flu season.

Researchers with the Centers for Disease Control and Prevention found that interventions aimed against coronavirus transmission, plus influenza vaccination, could substantially reduce influenza incidence. The study aimed at determining if the strategies being used to reduce COVID-19 infections are helping to combat the spread of influenza.

These findings suggest that certain community alleviation measures might be useful additions to vaccination during influenza seasons, particularly for populations at the highest risk for developing severe disease or complications.

The CDC has been working with researchers at universities and hospitals since 2003 to estimate how well the flu vaccine works through [observational studies](#) using laboratory-confirmed flu as the outcome.

What You Can Do

In addition to getting vaccinated for both influenza and coronavirus, you can help prevent outbreaks through physical distancing and mask-wearing. Frequently washing your hands and using hand sanitizer will also help to stop the spread of influenza.

If you have not yet received the influenza vaccine this season, remember that it is available for sharing with no application to your AUA. The vaccine is readily available at most pharmacies and urgent care clinics on a walk-in basis.

Also, make sure that you’re getting enough sleep. To stay healthy this winter, it is important to get quality sleep on a regular schedule, so you feel rested when you wake up. When you’re well-rested your immune system is at its best. Studies show that people who don’t get quality sleep are more likely to get sick after being exposed to a virus. Abide is a Christian app to help you relax, sleep better and add peace to your day through scripture, prayer, and Bible stories.

Managing Seasonal Illnesses with Liberty HealthShare

Liberty HealthShare provides its members healthcare resources to help them save money on prescriptions and over-the-counter medications.

[HealthShareRx](#) will keep your prescriptions filled at the lowest prices available. If you are a member and suffering from influenza A, HealthShareRx has made a special purchase of Oseltamivir (generic Tamiflu) available for only \$20, which typically retails for \$60-\$90.

Additionally, our [pharmacy coaches](#) are here to answer your questions about your prescription needs, give you advice on how to save money on medication, and help you stay healthy all winter long. And with Liberty HealthShare you are always in control. You can find the physician who is right for you at a price that’s right for you.

God with Us

Therefore the Lord Himself will give you a sign: Behold, the virgin shall conceive and bear a Son, and shall call His name Immanuel. Isaiah 7:14 NKJV

The word Immanuel only appears three times in the Bible. The word means, “God with us.” This season of the year we celebrate the coming of Jesus to earth to live among us. The significance of this advent is the fact that God came to be with us.

He came and lived among the human race. He experienced the ups and downs that we experience. He must have felt the ebb and flow of the human experience. He was tempted in all ways just as we are. (He did not sin.) I like to imagine the things he might have gone through in adolescence and even young adulthood.

His coming to live among us is what gives us the courage to approach him as a Savior. He knows what we are going through. He knows the highs and the lows. He felt the sting of losing a friend to death. He felt hunger, abuse and even the cruelty of a torturous death.

Today, pause and let the fact that God dwelt among us in the form of Jesus really sink in. Yes, he went back to heaven; but we are told that he is sitting at the right hand of the Father interceding for those that follow him. He is praying for you today! God is still with us in the form of the Holy Spirit sent to comfort, guide, and lead us into truth.

Prayer

Dear Jesus, thank you for being willing to come to live among us. Thank you for giving us your Spirit to be in us and around us. Amen.

This devotion is an excerpt from the book, He Restores My Soul, written by Pastor Wes Humble, Executive Director of Ministry and Community Relations at Liberty HealthShare.

Healthy Christmas Cookie Recipes

No-Bake Truffles

If you want a healthy morning pick me up that satisfies your holiday cookie craving, too, these no-bake chewy truffle cookies may be the perfect breakfast cookie to start your day!

Ingredients:

- 1 cup dried pitted dates, 4-ounces, chopped
- 1 cup water
- 1 tablespoon fresh lemon juice
- 2 tablespoons honey or agave syrup
- 2 tablespoons reduced-fat or no-stir natural chunky peanut butter
- 2 tablespoons unsweetened cocoa powder
- 1 tablespoon unsalted butter
- ¼ teaspoon kosher salt
- 8 full sheets whole-wheat graham crackers, finely ground, about 1 ¼ cups
- ½ cup old-fashioned rolled oats, not instant
- Cooking spray
- For coating: unsweetened coconut flakes, crushed graham crackers, finely chopped peanuts, low-fat granola, about ½ cup of each, optional

Directions:

Combine dates, water and lemon juice in a medium saucepan. Simmer over medium heat breaking up any large pieces of dates with a spoon until the mixture resembles a thick paste, 15 to 20 minutes. Stir in the honey, peanut butter, cocoa powder, butter and salt until evenly combined. Stir in the graham crackers and oats. Remove from heat. Lightly mist a baking sheet with cooking spray. Drop level tablespoons of the cookie mixture onto the prepared pan. Refrigerate until just chilled and set, about 20 minutes. Put desired optional toppings in small bowls. Roll each cookie in the desired topping and flatten slightly into a plump disk. Cover and refrigerate until firm. Serve chilled.

Oatmeal Pumpkin Cookies

Don’t let anyone tell you that the season for pumpkin spice ends in November. Go ahead, and enjoy your favorite pumpkin-flavored cookies and foods throughout the holiday season!

Ingredients:

- 1 cup spelt, whole wheat pastry or all-purpose flour
- ¾ cup old fashioned rolled oats
- 1 teaspoon ground cinnamon
- ½ teaspoon baking soda
- ½ teaspoon sea salt
- pinch of ground nutmeg
- ¾ cup canned pumpkin or homemade pumpkin puree
- 1 cup coconut sugar
- ¼ cup coconut oil, melted
- ½ Tablespoon ground flaxseed
- 1 teaspoon pure vanilla
- ¼ cup vegan dark chocolate chips

Preheat oven to 350°F.

Directions:

Stir together dry ingredients (flour, oats, cinnamon, baking soda, sea salt, nutmeg) in a mixing bowl. Mix wet ingredients (pumpkin, sugar, coconut oil, flaxseed and vanilla) in a separate mixing bowl. Combine wet and dry ingredients. Stir in chocolate chips. Mix well. Drop rounded tablespoons onto a greased cookie sheet. Press cookie dough down into a cookie shape with a spoon or your fingers. Space about 1 inch apart. Bake for 15-16 minutes.

Christmas Gluten-Free Sugar Cookie Cut-Outs

If you need to follow a grain-free and gluten-free diet, you don’t have to forgo all of the best holiday treats. These sugar cookies are a healthier twist on the traditional holiday cut-out cookies. Keep some for yourself and share some with others!

Ingredients:

Wet

- 1 large egg
- 1 teaspoon almond extract
- ¼ cup honey
- 2 tablespoons coconut oil, melted
- optional: food coloring

Dry

- 2 cups blanched almond flour
- ½ cup coconut flour
- ½ teaspoon baking soda
- pinch salt

Paleo Vanilla Frosting

- ½ cup palm shortening
- 3 tablespoons maple syrup
- 1 vanilla bean

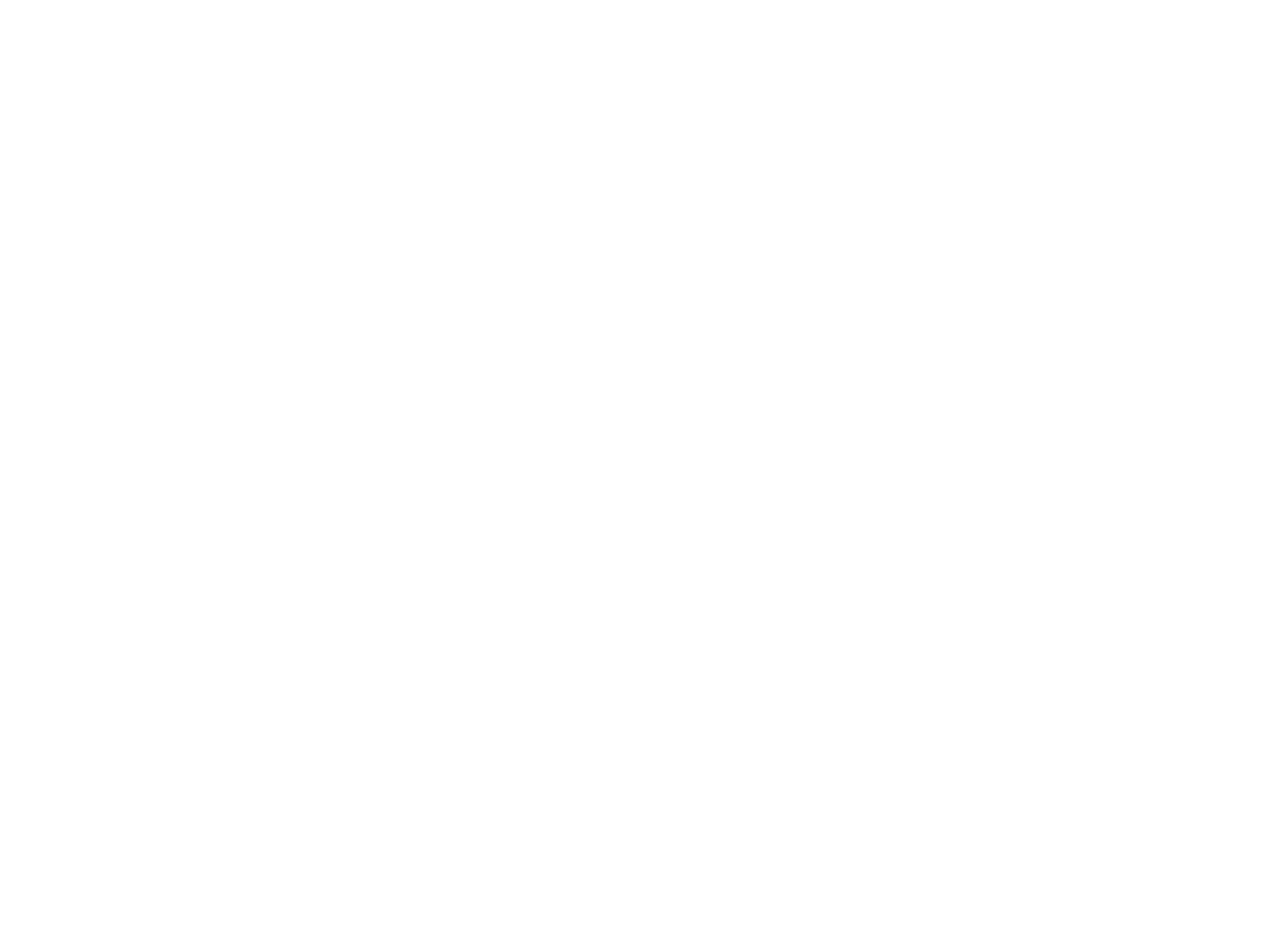
Preheat oven to 350°F and line two baking sheets with parchment paper.

In a medium-size bowl, whisk together dry ingredients and set aside. Whisk together egg, almond extract, and honey in a large bowl. Then, add in melted coconut oil and whisk again. Slowly add dry ingredients to wet until your dough is formed. The dough may seem crumbly at first but continue to knead it together until it forms a ball. Add food coloring. Create a ball, wrap it with plastic wrap, and place it in the refrigerator for 30 minutes.

Once the dough has cooled, remove it from the refrigerator and sprinkle coconut flour onto a hard, cool surface as well as your rolling pin. Then, use a rolling pin to roll out the dough so that it’s around ¼ to ½ of an inch thick. Sprinkle on more coconut flour if needed.

Use small/medium cookie cutters to create sugar cookie cutouts. Place shapes onto a parchment-lined baking sheet. Bake at 350°F for 6-8 minutes or until cookies brown.

Employee Spotlight: Meet Allison



This month, we are pleased to introduce you to Allison, an advocate in our Member and Provider Services department. She has served at Liberty HealthShare for more than two years and helps facilitate the sharing process by communicating with providers on behalf of our members.

While she often talks to providers and advocates for our members, she also advises members on how to stand up for their health and plan for their healthcare to create a smoother healthsharing process.

“If a member knows they are having surgery, I recommend they get as much of the paperwork done as they can ahead of time, such as getting a prenotification started and explaining to a provider the need for an itemized bill,” she said

Committed, excellent and customer-focused are three words that Allison says describe Liberty HealthShare.

In her free time, Allison enjoys crocheting, a hobby she learned from her grandmother when she was 16. She crochets squares and donates them to a nonprofit, Warm Up America, which provides handmade afghan blankets for individuals in need.

We are blessed to have Allison as part of our family at Liberty HealthShare, where we encourage one another to be our best for our members. Make sure to check back next month to get to know another team member!

Congratulations to our members who have completed their HealthTrac journey in November! These members have taken steps to improve their health and well-being for themselves, their families, and the entire Liberty HealthShare community.

Working one-on-one with a personal HealthTrac coach, each member has followed a program to help them in one or more areas, including diabetes, smoking cessation, weight loss, hypertension, heart disease or high cholesterol. These members have done the hard work over the long term to meet their goals.

Here’s some of what November’s graduates had to say about the program and their coaches:

“My health coach, Eileen, was always positive, encouraging, and helpful.” Barbara S
“My coach, Kevin, was always upbeat and never condescending. Great experience.” Candy G
“Thank you!” Peter M
“This was such a great program. The accountability piece helped. I loved the coaches.” Sharon P
“Thanks to Kayla Bechtel for her assistance in getting me to reach my goal!” Tim L

Congratulations...

Anna Spencer
Anne Scott
Barbara Schwindaman
Candy Godbee
James Lantrip
Joey Hoelscher
Joseph Pomeroy
Karen Phillips
Kim McCauley
Margo Hall
Morgan Wilcoxson
Peter Munro
Rita Robertson
Rodney Mitchell
Ron Cluff
Sharon Poulin
Soromtona Ogoh
Tim Bearden
Tim Lotspeich



The Newborn King Is Born!

Merry Christmas

On a silent night, a mother and father prepare for an amazing gift.
A Child was to come but not just any Child. He is the Child of God!
They searched high and low to find shelter for the Newborn King.
They had nowhere to go... but a very small manger.
Full of donkeys and goats and sheep!

They had nowhere else to stay but here.
The night was long as they waited for this spectacular little baby...
The sky parted, the stars bowed before Him and the Angels sang in praise.
Baby Jesus came into the world!

Kings and wise-men came to witness this great miracle, baring gifts for the Son of God.

But the thing is... the World was receiving the greatest gift of all, Jesus Christ our Saviour!
So yes, Christmas is about a gift. The greatest gift of all! So this Christmas, let us celebrate
the birth of our Lord. The king of Heaven and Earth. Merry Christmas to all!



Holiday Hours

To allow our staff to celebrate and spend time with their families this holiday season, our hours for Christmas and New Year are the following:

We will close at 3:30 p.m. on Thursday, December 23 and be closed on Friday, December 24.
We will close at 3:30 p.m. on Thursday, December 30 and be closed Friday, December 31.
We wish you and your family a Merry Christmas and a Healthy New Year!

Member ID Cards

As a healthsharing ministry, we look for ways to reduce administrative costs for our sharing community. This protects our SharePower and allows our members to share more medical expenses with one another.

As a result, our members will now receive their Member ID cards digitally in their ShareBox. Printed Member ID cards are available only by request. Your Liberty HealthShare Membership ID card is a resource to help identify you as an active member of a healthsharing community. You can download and print your card or show your digital card to your health care provider to assist in the sharing process.

You can access your digital card by logging into ShareBox and selecting the Membership tab on the left side of your Dashboard. From there, click Program and view your card.

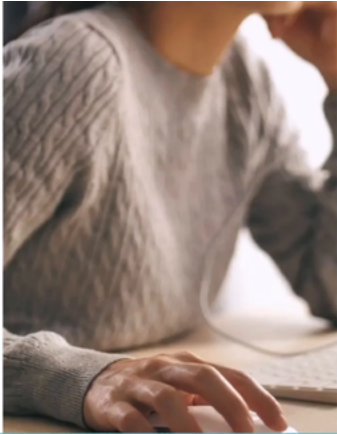
ACH reminder

Our members can help reduce administrative costs for their healthsharing community by sending their monthly contribution through automatic monthly ACH transfers. This payment change can greatly reduce the amount of credit card processing fees that our community pays each month. You can update your funding preference in your ShareBox by logging into your ShareBox; on the left-hand side, click on “Membership” and click on “Funding” to change your payment option to ACH transfer.



How to Select a Sharing Program in ShareBox

How to change your Sharing Program in ShareBox.



**Learn how to
change your
Sharing Program
in ShareBox**

IMPORTANT LIBERTY HEALTHSHARE MEMBER INFORMATION

ShareBox

- Important Membership Tools
- Access membership guidelines
 - Submit medical expenses
 - View your AUA & sharing history
 - Check status of submitted expenses
 - View/change contact information
 - PrayerBox - request & provide prayer

Prenote

If your provider prescribes a non-urgent treatment, testing procedure or surgery, please send us a prenotification request form found in your ShareBox.

Urgent prenotifications should be called into our Prenote department at 855-585-4237.

Member Payments

All monthly shares should be sent via ShareBox. If you are unable to access your ShareBox, mail your monthly share to the following address:
Payee: Gospel Light DBA Liberty HealthShare
Payment Address: PO Box 771972, Detroit, Michigan 48277-1972

Member Services

Need member services support? We encourage you to use ShareBox or email as the primary means to communicate. We will address your inquiry as soon as possible, but it may take a little longer due to COVID-19 safety measures aimed to protect our employees.

NOVEMBER SHAREPOWER

Together in Health



SharePower Received:
\$24,378,029

Medical Expenses Shared:
\$24,317,265

Medical Expenses Received:
\$25,575,775

Balance Bills*:
\$2,107,255

*This is the amount providers are balance billing after they have already received the fair and reasonable reimbursement from SharePower. Members are requesting additional sharing for this amount. Balance billing represents, on average, 22% of the medical expenses received each month.

We Are Updating our Records!

In the coming months, you may be contacted by our enrollment department to update your authorized representative and/or End-of-Life financial assistance recipients. **Please add our phone number 1-855-585-4237 to your contacts so our calls to you are not blocked by spam filters.**

If you have any questions or concerns, please contact our enrollment department at 1-855-585-4237 x 1768.

YOUR SHAREBOX

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.

Contact Information

ADDRESS:
4845 Fulton Dr. NW,
Canton, OH 44718

Phone:
855-585-4237

WEBSITE:
<https://libertyhealthshare.org/>

