



Liberty  
HealthShare<sup>SM</sup>

# 2022 Sharing Guidelines Amendments

MARCH 1, 2022

---

## 2022 Liberty HealthShare Sharing Guidelines Amendments

### Section IV. Sharing Limits (New IV.A.1)

#### A. Sharing Limits

The members of Liberty HealthShare do not have unlimited resources and must be good stewards of the shared amounts contributed by other members. In order to both provide for the needs of Sharing Members and avoid burdensome suggested monthly share amounts beyond the ability of the member, total eligible needs for sharing among the members are limited as defined in this section and as indicated in writing to the individual Sharing Member.

##### 1. Eligibility for Sharing Limited to Medical Expenses exceeding \$200

Medical Expenses \$200 or less in billed charges (per visit/per member) are not to be submitted and are ineligible for sharing, unless otherwise noted in the guidelines. Ineligible expenses cannot be applied to a Member's Annual Unshared Amount (AUA).

### Section IV. Excess Charges (Renumbered IV.A.5)

#### 5. Excess Charges (Balance Bills)

Whether or not any member receives assistance from other members for medical expenses, members are always liable for their own medical decisions and the expenses that may accrue as a result. Members remain ultimately responsible to pay their bill. As a voluntary sharing ministry, we are aware that we cannot always be all things to all people. We are always constrained by finite resources no matter how many members we may have and have a duty to our fellow members to be good stewards of the community resources.

Members are provided access to healthcare cost reference tools and the provider directory to research and select healthcare providers who charge fair and reasonable industry rates. All submitted charges will undergo an assessment to determine if charges are fair and reasonable and Liberty HealthShare reserves the right, on behalf of its members, to determine what part amount of an expense is unreasonable. **These are expenses that result when healthcare providers seek payment in excess of the fair and reasonable amount already shared by members. Qualifying medical expenses with reasonable charges are eligible for sharing. Excess charges deemed unreasonable are not shareable.**

### Section IV. Prenotification of Medical Expense (Renumbered as IV.A.10)

#### 10. Prenotification of Medical Expense

To be eligible for consideration for medical cost sharing, prenotification is required, but not limited to the following:

- a. Inpatient hospital confinements including emergency admissions (as soon as it becomes evidently needed), skilled nursing, inpatient rehabilitation facility and hospice. The term "Inpatient" includes any facility admission, observation or other confinement that lasts more than 23 hours
- b. Organ/tissue transplant services
- c. Extended emergency department observation periods and observation care
- d. All home health care services
- e. All outpatient surgery (including surgical centers, clinics and hospitals)
- f. Maternity, obstetric and prenatal needs—member must notify Liberty HealthShare prenotification department of current date of conception to establish eligibility, as early as possible upon learning of pregnancy

- g. Non-emergent Magnetic Resonance Imaging (MRI) scans
- h. Positron Emission Tomography Scanning (PET)
- i. Cardiac rehabilitation
- j. Chemotherapy or radiation therapy before initiation of treatment
- ~~k. Upon diagnosis of cancer while therapeutic decisions are being considered~~
- ~~l. Any expected regular or repeated utilization of the following services: Occupational therapy, physical therapy, speech therapy and outpatient respiratory therapy~~
- ~~m. Any Complementary or Alternative Medical (CAM) management, subsequent to an initial evaluation, regardless of whether a CAM licensed provider or an MD or DO~~
- n. k. Pain injections/pain management with limitation of medical necessity
- o. l. Outpatient infusion therapy
- p. m. Invasive diagnostic testing - diagnostic testing involving puncturing the skin or entering the body in an outpatient or surgical setting.
- ~~q. Diagnostic mammogram~~
- ~~r. Diagnostic colonoscopy~~

**The following specifically do not require prenotification:**

CT scans, outpatient/physician office visits, EKG, emergency department visits, urgent care, routine laboratory testing, screening mammograms, ultrasound, wellness and flu vaccinations, plain x-rays, ~~initial evaluations by therapists~~, skin biopsies, ~~ancillary therapies, chiropractic care, acupuncture, complementary or alternative medical (CAM) management, diagnostic mammograms, and diagnostic colonoscopies~~. Tests where prenotification is not required are not necessarily eligible for sharing, based on the Sharing Guidelines.

**Section IV. B. Medical Expenses Eligible for Sharing**

Total eligible medical expenses incurred must exceed the Annual Unshared Amount to be eligible for sharing (See IV.A.2.). ~~Unless otherwise noted in these guidelines, total eligible medical expenses incurred must also exceed \$200 per visit/billed charges per member.~~ A Medical Expense Incident is any medically diagnosed condition receiving medical treatment and incurring medical expenses for the same diagnosis. All related medical bills for the same diagnosis comprise the same incident. All eligible medical expenses must be submitted for sharing within 180 days of the date of service, in the manner and form specified by Liberty HealthShare. This may include, but not be limited to, standard industry billing forms (HCFA 1500 and/or UB 92) and medical records.

**Section IV. B. 5. Chiropractic Care, Acupuncture, Osteopathic Manipulative Treatment and Ancillary Therapies (Physical Therapy, Speech Therapy, Occupational Therapy, Respiratory Therapy).**

Chiropractic care, acupuncture, osteopathic manipulative treatment and ancillary therapies are eligible for sharing up to \$50.00 per visit by a licensed provider with \$1,000.00 maximum share limit per member per membership year (inclusive of ALL chiropractic, acupuncture, osteopathic manipulative treatment and ancillary services) and subject to AUA.

---

## **Section IV. B. 8. Emergency Room (Renumbered as IV.B.7)**

### **7. Emergency Room**

Qualifying emergency room services provided on an outpatient basis at a hospital are eligible for sharing, subject to AUA; however, the first \$500 is not eligible for sharing unless hospital admission occurs within 23 hours of emergency room treatment. Emergency room charges are not eligible for sharing when treatment at an emergency room is not determined an emergency by normal standards of medical care and when less costly treatment was available by taking reasonable measures to seek such care.

## **Section IV. B. 16. Naturopathic/Alternative Treatments or Medication/Complementary Alternative Medicine/ Integrative Health (Renumbered as IV.B.15)**

### **15. Naturopathic/Alternative Treatments or Medication Complementary Alternative Medicine/Integrative Health**

Nontraditional treatment used in place of standard medical care provided by a Naturopathic Physician or Doctor of Naturopathy (ND or NMD), a traditional Naturopath or other practitioner of alternative treatments, including any labs that are ordered to determine treatment, is eligible for sharing up to a \$1,000.00 maximum share limit per member per membership year (inclusive of ALL naturopathic, alternative treatments or medication, complementary alternative medicine and integrative health) and subject to AUA.

## **Section IV. B. 19. Wellness Visits**

### **19. Wellness Visits**

Liberty HealthShare encourages our members to see their Primary Care Physician or provider yearly to maintain their health and well-being. After the first two months of membership, an annual preventative wellness visit and related lab work for which there are no medical symptoms or diagnosis in advance are eligible for sharing, up to a maximum of \$400 of the fair and reasonable charges as determined by Liberty HealthShare and are not subject to the AUA nor subject to guideline limitations for medical expenses \$200 or less.

## **Section IV. B. 20. Screenings**

### **20. Screenings**

Not subject to guideline limitations for medical expenses \$200 or less.

## **Section IV. B. 22. Urgent Care Facilities/ Outpatient Clinics (New IV.B.22)**

### **22. Urgent Care Facilities/ Outpatient Clinics**

Eligible for sharing for treatment of acute accident, injury or illness.

## **Section IV. B. 22. Vaccinations (Renumbered as IV.B.23)**

### **20. Vaccinations**

Not subject to guideline limitations for medical expenses \$200 or less.

---

## Section IV. C. Medical Expenses Not Eligible for Sharing

### C. Medical Expenses Not Eligible for Sharing

Eligible medical expenses not submitted within 180 days of the date of service are not eligible for sharing. Medical expenses of \$200 or less in billed charges are not considered burdens that should be carried by other members, are not eligible and should not be submitted for sharing (unless otherwise noted in these guidelines). Medical expenses arising from any one of the following are not eligible for sharing among members. Members should not submit requests for or have their physician or facility submit bills to Liberty HealthShare for these expenses:

## Section V. B. Direct Primary Care (DPC) Membership

### B. Direct Primary Care (DPC) Membership

Members may request to have a variable portion of their monthly DPC membership fees shared, the amounts of which may be adjusted from time to time by the Liberty HealthShare administration. If a practice bills separately for an office visit, those bills are eligible for sharing if the member has not also requested a reimbursement for DPC monthly fees. If a practice is identified as billing excessively, ordering unnecessary tests, or profiting egregiously from ancillary services that should be included within their DPC membership, then fees for that practice may not be shared in or the sharing stopped once identified. DPC membership is not subject to guideline limitations for medical expenses \$200 or less. The sharing in DPC fees is not an entitlement of membership, but a gift of other members. DPC sharing may not be available for all Liberty HealthShare programs.