



Member Newsletter

February 2022

Balance Bills: Why Healthsharing Members Need to Avoid Them

Our healthsharing members are committed to stewarding not only their health, but also the health of their sharing community. Members do this through voluntary giving, committed participation in the healthsharing process and active management of their shared resources.

Our SharePower, is the financial contributions that our members send to their sharing community. This is the amount our members have each month to help lift a member's burden. When a member in good standing submits a medical need, the SharePower is shared on a "first in and first out" basis. This makes SharePower a resource worth protecting.

So, what's one of the biggest threats to SharePower? It's balance bills.

Balance bills are medical charges that exceed a fair and reasonable amount for a medical service. As self-pay patients, healthsharing members agree to share discounted, fairly-priced medical expenses. After an eligible medical expense has been submitted to your sharing community, it is either applied to your Annual Unshared Amount (AUA) or it is shared by other members. After receiving payment some providers send a request for the remaining balance of the expense.

For example, let's suppose Jim had knee surgery and submitted his medical bill to his sharing community. He didn't get a fair price for his medical service and other members shared into the reasonable amount of this expense. Jim's provider asked for the remaining portion of the expense to be paid. Unfortunately, Jim is now responsible for the full amount of this medical expense.

Nearly 20 percent of medical expenses that are submitted to our healthsharing community are balance bills. The good part of this is that more than 80 percent of our providers share in the fair and reasonable amount. Nevertheless, the 20 percent that do balance bill add a significant burden to share that consistently exceeds our contributions. Transparency and trust are two values that embody our ministry, so we communicate the totals of our SharePower and submitted medical expense each month, including those nearly 20 percent that are balance bills. [Continue](#)

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Balance Bills: Why Healthsharing Members Need to Avoid Them | Continued

Members who receive a balance bill will see that a reasonable portion of their expense has already been shared. As stated in our Sharing Guidelines, charges in excess of fair and reasonable consideration or reasonable fees may not be eligible for sharing.

Avoiding balance bills is the way to combat this threat to SharePower.

As a self-pay patient, be sure to follow these steps when you 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.
- Manage your healthcare expenses and make small payment arrangements with your provider if necessary.

What happens when members receive balance bills? Liberty HealthShare partners closely with The Medical Cost Savings Solutions (MCS), a third-party vendor who negotiates with providers on behalf of our members to arrive at reasonable pricing that is affordable for the member, our sharing community and the provider. On average, 50 percent of balance bills are reconciled to a zero balance. Twenty five percent of balance bills received are negotiated with an additional discount. Hospitals are the number one source of balance bills. It's a common practice for hospitals to excessively charge for medical care. Individuals with traditional health insurance rarely see the discounted rates that insurance companies have negotiated with providers. People without insurance are charged the same high prices, yet without the discounted rate, so it's important to talk with your provider or hospital finance team as soon as a medical need is known and ask for a self-pay discount.

When a member submits a balance bill for sharing, it impacts our entire sharing community. The best way you can handle a balance bill is to make sure you don't receive one. ■

Members FAQ

Is a thermography mammogram shareable?

Answer: Yes. An ultrasound/MRI/thermogram screening conducted in lieu of a screening mammogram is eligible for sharing and is subject to the AUA.



JANUARY SHAREPOWER

Together in Health

SharePower Received

\$21,440,139

Medical Expenses Shared

\$21,682,772

Medical Expenses Received

\$22,466,133

Balance Bills*

\$2,537,363

*The additional amount providers have requested over the fair and reasonable amount already shared by members.

What is an Annual Unshared Amount?

Medical cost-sharing plans are not the same as health insurance. They're an alternative to regular healthcare coverage that's designed to help members with religious or ethical values, often Christian, reduce medical costs. However, before cost-sharing can begin, each member must pay a specified amount of their own healthcare expenses that are not shared.

You are responsible for paying a monthly share amount as part of a healthcare sharing program. In addition, you are also responsible for an annual unshared amount or (AUA) before members share your eligible medical expenses.

If it seems a bit confusing, that's ok. Let's take a closer look at the annual unshared amount when it comes to medical-cost sharing.

How an AUA Works

A hypothetical example may be the simplest method to describe an AUA. Let's say you have a \$1,000 AUA. You break your ankle and fracture your elbow after falling off a ladder. This will necessitate a trip to the emergency room.

When you look at the bill, you notice that you've been charged for the emergency room, radiography, and specialist care. All of this adds up to \$3,950. Your next step will be to notify your [healthsharing](#) community of your need based on your medical costs. You will be requested to pay your \$1,000 annual unshared amount before your bill can be shared with other members.

How Much is a Typical AUA?

Depending on the [healthsharing program](#), the cost of an annual unshared amount will vary. Each one is unique. Individuals often have an unshared amount of \$1000, couples have an unshared amount of \$1,750 and families have an unshared amount of \$3,000.

It is frequently determined by the program you select to meet your financial needs. A yearly unshared amount for an individual (or single) program will be less than the amount you would pay for your entire family. Another consideration is the program level you select. In general, if you choose a program with a higher contribution amount, your AUA will be lower as well.

Liberty HealthShare: Annual Unshared Amount

Liberty HealthShare has a wide range of medical-cost sharing options from which to choose. Our annual unshared amounts vary based on your need.

Liberty HealthShare, unlike health insurance policies, does not have networks. You can use the program with any doctor you choose. All you have to do is to let your doctor know that you are part of a medical cost-sharing community. Prior to your visit, you'll show them your membership card and ask the provider for a self-pay discount. Most providers will send the bill directly to Liberty Healthshare. Some members prefer to pay upfront and then wait for reimbursement from the Liberty HealthShare community.

But keep this in mind...some medical visits are not subject to the AUA, including:

- Influenza vaccinations
- Screenings and wellness visits for ages 1 and up
- Wellness and vaccines for babies under 13 months old

And generally speaking, we do not share expenses associated with unhealthy choices or voluntary/ cosmetic procedures.

If you'd like to learn more about Liberty HealthShare and the programs we offer, [contact us](#) today. We'll be happy to walk you through the process and answer any questions you may have. ■

Can A Healthy Person Have A Heart Attack?

February is Heart Month, but anytime is a great time to find out more about the warning signs and symptoms of heart disease and what you can do to decrease your risk for a heart attack.

The fact is even a healthy person can have a heart attack. But heart problems don't appear out of the blue. Although heart attacks can suddenly occur in people who seem to be perfectly healthy, known as a "silent heart attack," there are often warning signs.

According to figures from the [Sudden Cardiac Arrest Foundation](#), sports-related sudden cardiac arrest (SCA) accounted for 39 percent of SCAs among those 18 years of age and older. 13 percent of SCAs occurred in those 19-25 years of age, and 7 percent for those 25-34 years of age. These are people who are physically active, exercising regularly and weren't aware of any damage to their heart or risk factors.

But is there something they [could have done differently](#)? Let's learn more about sudden cardiac arrest and the potential warning signs that can keep an otherwise healthy person from having a heart attack.

What Is Sudden Cardiac Arrest?

Sudden cardiac arrest sometimes strikes seemingly healthy people who have never had a moment's worry about heart disease. Usually, though, some type of cardiac trouble is at its root. Cumulative damage from cholesterol-clogged arteries or high blood pressure is the most common cause.

Researchers at the University of Berlin carried out one of the most comprehensive studies on sudden cardiac arrest. Of the more than 400 cases they studied, someone saw or heard the victim collapse almost 70 percent of the time.

Warning signs were also surprisingly common among people whose [heart attacks were witnessed](#). These included: Chest pain or discomfort, Shortness of breath, Nausea or vomiting, and Dizziness. Some people began to experience these hours before the SCA. In 90 percent of the cases, symptoms lasted for at least five minutes. Only 25 percent of the victims had true out-of-the-blue heart attacks that weren't preceded by symptoms. The results are published in the [journal "Circulation."](#)

Stress Tests Have Limitations

To find out if you're at risk, you can have a stress test done, but there are limitations. A stress test only detects the condition of blood flow in the body on the day the test is conducted. That's why you'll hear stories of people who experienced a heart attack shortly after having a physical exam.

What's important to understand is that a stress test does not reveal the presence of potentially fatal soft plaques that are growing in the coronary arteries. These plaques can rupture anytime and lead to a heart attack.

How to Decrease Your Risk

Heart disease kills an estimated 630,000 Americans each year. It's the leading cause of death for both men and women, so you should do everything you can to decrease your risk.

You can start by choosing [not to smoke, being physically fit, and eating healthy](#). But you can't ignore your genes, cholesterol, and blood pressure. Getting annual preventative care, physicals and lab tests done is your first line of defense.

In the past, cardiologists did not have access to diagnostic tests that could accurately detect arterial problems. Even though such tests are available today, not many people are getting their arteries examined.

It's all part of a good, proactive healthcare plan. The kind of approach [we encourage you to take](#) when it comes to your health. ■

During a recent phone call, Quoya educated a member on using our ShareBox and the cost-saving resources available to help our members manage their healthcare. The member was pleased by the end of the call and even wrote an online review about Quoya's excellent customer service.

"Members must choose healthcare providers who offer them fair prices for medical services and request self-pay discounts to keep our shared resources healthy and robust," said Quoya.

Teamwork and dedication are words that Quoya says describe Liberty HealthShare.

Quoya enjoys spending time with her three children and, when she has free time, she likes to read and write.

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

Employee Spotlight: Quoya

This month, we are pleased to introduce you to Quoya. She is a member and provider services care advocate, and she has served at Liberty HealthShare for seven months in her role, where she answers our member's questions about their healthsharing programs.

Her favorite thing about her job is getting to know our members and explaining our services to them.

Who Touched Me?

As Jesus went with him, he was surrounded by the crowds. A woman in the crowd had suffered for twelve years with constant bleeding, and she could find no cure. Coming up behind Jesus, she touched the fringe of his robe. Immediately, the bleeding stopped.

"Who touched me?" Jesus asked.

Luke 8:42-45 NLT

We all have prayed prayers that didn't get answered the way we hoped. Does that mean Jesus doesn't care? Does it mean that He isn't paying attention or listening? Absolutely not.

I take great comfort from this text when Jesus asks the question, "Who touched me?" With a jostling crowd of people around him, he recognized this woman's simple faith and need.

He knows exactly where you and I are. He knows everything that is happening and every detail of our lives. You may not receive the answer you desire, but he knows you are reaching out to him. He cares deeply about you. As the Good Shepherd of Psalm 23, he sometimes leads us to green pastures. Other times he may lead us through a dark valley, but he is always leading. Don't give up! Keep following. Reach out and keep touching him with your prayers, praise, and continual pursuit. ■

Create Your Own Story!

Take some time to think and imagine YOUR own creative story. Read it to your friends or family. You can be an astronaut in space or a princess in castle. You can be anything. Let your imagination come to life.



Did You Make Your Program Change?

Members with annual renewal dates between November 2021 and March 2022 are required to make a new program selection by March 25. Choosing a new **program** is quick and easy in your ShareBox.

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

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.

Prenotification

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 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.

