



Liberty
HealthShareSM

January 2022 Newsletter

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Did you make a program change?

Members with annual renewal dates between November 2021 and March 2022 need to make a new program selection by March 25. Visit your ShareBox to make a [program](#) change.

Members FAQ

Should I submit my expenses if I have not reached my Annual Unshared Amount (AUA)?

Answer: Yes. You can submit any eligible expense to your sharing community as those will be applied to your AUA. To maintain the health of our sharing community, we encourage our members to share their burdens, but not the loads they can carry themselves. This is the heart of a healthcare sharing ministry.

In January, many of us are focused on improving our health in the new year. People who believe they have a sense of control over their lives are generally happier and healthier.

As a Liberty HealthShare member, you understand that caring for your health and wellness is vital throughout the year, so you embrace maintaining good health.

Minding your healthcare is part of maintaining good health. It allows you to be proactive, reduce the risk of illness and disease and keeps you healthy at every age.

Here are a few ways healthsharing members manage their healthcare throughout the year.

They plan the best time for their care

Being a good steward of their time is a practice with which many Christians are familiar. Assessing your calendar, prioritizing your health needs and determining what medical service to schedule and when you want to plan your appointments throughout the year is a healthy habit to develop early. Wellness visits, preventative care and non-emergent care can all be planned early in the year.

Did you know?

“Did you know that in-network prices for the same procedure can vary by over 500% depending on the facility you choose?” - Healthcare Bluebook.

They plan for emergency care

Heathsharing members practice living healthy lifestyles. They are mindful to steward the gift of their body, so they do not practice harmful or unhealthy habits, such as smoking, sedentary lifestyles and overeating that are destructive to their health.

Even with the best planning, accidents, injuries or unexpected health events can happen. Putting a plan together for unpredictable events for you and your family before one occurs is wise.

Ways healthsharing members plan for unexpected events:

- **Choose your healthcare providers ahead of time when possible.** Research and select a provider or hospital that offers fair pricing and quality services.

- **Use Healthcare Bluebook.** Did you know the cost for a medical service can vary up to 500% from one provider or facility to another? Compare and determine if you should drive a few extra miles to another quality provider to receive fair pricing.

- **Call ahead.** Ask to speak to the provider’s financial or account manager and request a self-pay discount. Most providers are willing to support healthsharing members who proactively address their medical expenses.

- **Discuss healthsharing.** Ask if a provider or facility is familiar with and supportive of healthsharing members. Use the “Letter to a Provider” in your ShareBox as a guide when you talk to your provider.

- **Set aside funds for emergencies.** Because your healthsharing community does not have a set timeline for sharing or a surplus of funds, putting away money today can help you be prepared for an unexpected health event. If sharing times are extended, you can use these funds to make small payments and avoid collections by remaining in good standing with your provider.

They advocate for themselves.

Asking for what you need is central to living a happier, more fulfilling life. When it comes to healthcare, many people don’t know they have the right to ask questions, negotiate medical services and ask for lower prices with their providers. It’s your privilege and responsibility as a healthsharing member to speak up for yourself.

Explain that you are a self-pay patient. Do your research. Tell your provider giving you a discounted rate is no different than what they provide to other patients or insurance companies.

They are resourceful

Healthsharing members are considerate and discerning. Making smart, timely choices that will benefit you and aid others is key to being a resourceful person. As a healthsharing member, you have various resources to choose from to manage your health all year long. [Liberty TeleHealth](#), [Healthcare Bluebook](#), [HealthShareRx](#), webinars, videos and our monthly newsletters, are available in your [ShareBox](#) to assist you. If you have a significant health event or diagnosis and need medical treatment, our prenotification and care navigation teams are here to help guide you through the healthsharing process.



Check out this quick video on how to use Healthcare Bluebook to shop for fairly-priced healthcare

Protecting our members’ resources is the responsibility of each sharing member and our ministry. Liberty HealthShare serves its community by facilitating the contributions members send one another, assessing the number of expenses we receive and considering if and when action is needed.

Proactive measures help to protect our resources and enlarge the reach of our SharePower.

When an individual becomes a sharing member, there is a 2-month waiting period before these members can submit and share medical expenses other than those related to accidents, acute illness or injury. This guideline protects our active members. Individuals who may join our community for only a short time and leave our active members with significantly high medical expenses are discouraged.

Active sharing, which includes the acts of both giving and receiving, keeps our community healthy. Any eligible expenses incurred and submitted at least 60 days prior to a member’s change in active status may be shared. Expenses incurred or submitted within 60 days of a member’s change in active status will not be eligible for sharing. Similar to our waiting period guideline for new members, this ensures that members don’t incur high medical costs and leave active members to share these costs.

Our ability to help one another with medical expenses resides in our SharePower.

The above [Sharing Guidelines](#) are key in strengthening our ministry and reducing sharing times.

Liberty HealthShare facilitates the sharing process for our active members who send monthly contributions and submit medical needs to their community.

To help keep a continuous flow to the sharing process, be sure to review your [ShareBox](#) and any related notifications after you submit a medical need to your community. Be sure to include all documentation when you submit your eligible expense. The following checklist should be reviewed carefully before submitting an expense into ShareBox:

Required:

- Insurance EOB
- Proof of payment (if applicable)
- Negotiated discount
- Itemized bill (see checklist)

Itemized Bill Checklist:

- Patient name
- Type of service/procedure code
- Charge for the service
- Date of service
- Diagnosis code (ICD format)
- Healthcare professional’s name/credentials address and NPI

If an expense requires additional information for processing, a member will see the “Pending Additional Information” status in the medical section of ShareBox.

To maintain continuous processing of your expense in the order it was received, additional documentation should be submitted to your ShareBox within 30 days.

This additional documentation may include:

- Itemized Bill or Diagnosis Codes
- Medical Records
- Processing Forms
- Accident/Injury Details
- Reimbursement Request or Pharmacy Receipt
- Letter of Exhaustion
- Submit to Auto Carrier/Primary/Worker’s Comp/Secondary

Our ministry is diligent in ensuring that expenses submitted to our members are eligible for sharing. This oversight protects our members shared resources and strengthens our SharePower.

As the Scriptures say, “People are like grass; their beauty is like a flower in the field. The grass withers and the flower fades. But the word of the Lord remains forever.” And that word is the Good News that was preached to you. 1 Peter 1:24-25 NLT

God’s Word endures forever. It is this Good News that was preached to us. This is the Word that changes our lives on a daily basis when we read it, study it, and follow it. I remember the Good News that I have received in my lifetime. From my earliest days of sitting in church until now and in reading God’s Word in about every situation imaginable, his Word has spoken. God says his Word will not return empty or void. What have you heard his Word say to you?

Here’s a partial list of some of the Good News we have received. Think of other things you have received from God’s Good News and thank him for them today.

- Eternal life
- Hope
- Help
- Grace
- Mercy
- Forgiveness
- Salvation
- Promises
- Wisdom
- Conviction
- Obedience
- Correction
- Courage
- Mission
- Comfort
- Direction
- Faith
- Hope
- Love
- How to Pray
- Invitation
- Songs
- Leadership
- Sacrifice
- Examples
- Suffering
- Inspiration
- Encouragement
- Joy
- Truth
- Guidance
- Peace

Pick up your Bible today and let the Word of God speak into your soul. Life is short. Read it and let it live inside of you. You won’t regret it. God wants to share His Good News with you today.

Prayer: Lord, thank you for your Word. It is in your Word that I find the food that sustains my spiritual life and dedication to you. May I always study it and follow it all the days of my life. Amen.

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This month, we are pleased to introduce you to Ashaunte. She is a team lead in our Member and Provider Services department. She has served at Liberty HealthShare for two years, and in her role, she helps members utilize the resources available to them and helps them reduce the cost of their medical expenses.

Her favorite thing about working with our members is empowering them to take control of their healthcare.

“Some members are not aware of the role they have when it comes to healthcare, so it feels amazing when they tell me how much I helped them navigate through that process,” said Ashaunte.

Christ-centered, supportive and dynamic are three words that Ashaunte says describes Liberty HealthShare.

Her favorite scripture is Jeremiah 29:1. “For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future.” She says we can often find ourselves worrying about the next thing going on in our lives, but we can know and trust that God only has our best interest at heart.

Positively impacting others is important to Ashaunte, who hopes to make a difference in others’ lives and own her own business in the future.

We are blessed to have Ashaunte 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!

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Just because it’s a new year doesn’t mean you should make drastic changes to improve your health. On the contrary, minor adjustments can significantly improve your health and help you become the best you can be.

Ways to improve your health

- Keep your phone out of sight in the morning
- Start your day with prayer and gratitude
- Eat more whole foods
- Add more green foods into your meals
- Eat a piece of fresh fruit a day
- Reduce sugar
- Drink more water
- Increase your steps
- Stretch when needed
- Take short naps to recharge
- Read good books
- Hike outside
- Reduce your social media time
- Listen to calming music
- Cultivate supportive friendships
- Share your time or talents



FUN ACTIVITIES TO DO IN THE SNOW

- **Snowball fights**
- **Building snowmen**
- **Building snow forts**
- **Making snow angels**



MAKE YOUR SELFIE POP



By "pop," we mean Pop Art, from the term "popular." It is a visual arts movement that drew influence from people and things in popular culture, such as food, film and everyday objects.

MATERIALS YOU'LL NEED

- White paper
- Printed copies of your selfies
- Highlighters
- Oil Pastel

INSTRUCTIONS

1. Take a portrait of yourself or choose from one of the selfies you already have.
2. Fold your white paper into four.
3. Lay a section of your paper on a digital or printed copy of your selfie and trace your image. You may add pop culture elements as part of your background.
3. Repeat the same traced drawing to the other three sections of the paper.
4. Make your illustration "pop" by using unlikely colors for different parts of your face. Each square should have a different set of colors.

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.

DECEMBER SHAREPOWER

Together in Health



SharePower Received
\$23,781,344

Medical Expenses Shared
\$23,704,712

Medical Expenses Received
\$25,682,344

Balance Bills*
\$2,087,431

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

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/>

