



EOS and Subject to Change

There is so much value that comes with being a member of Liberty HealthShare, including the convenience of having a personalized, secure portal, ShareBox, to manage your healthsharing membership. One important aspect of membership is the medical expense submission process. Our members can use ShareBox to submit the required information such as receipts, itemized bills that include medical codes, visit and provider information. These items help us to protect our community from sharing into medical expenses that are unreasonably priced or not eligible for sharing.

We serve our members by doing our part to facilitate the sharing between members. If information is missing from a member's submitted expense, they receive a notification explaining what is required for submission. During the medical expense submission process, ShareBox provides the available status of the expense, and when we receive additional information, this status may change.

Liberty HealthShare provides an EOS (Explanation of Sharing) which helps our members understand the detail of a medical expense after processing, including the amount eligible for sharing and a member's responsibility.

Because of member and provider requests, the EOS was made available for viewing prior to the bill actually being completed or shared. Our expense processing system is fluid and in certain instances, if we receive additional information related to the expense, it may affect sharing eligibility. Because of this, the EOS that is available before processing is finalized will include the notation 'subject to change' until processing is finalized.

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Did you know?

An EOS is made available early in the expense submission process to benefit providers and members. However, until an expense is fully processed, the status of an expense is dependent on the information received and a notation is "Subject to Change" until processing is complete.

How HealthSharing Members Choose a Provider

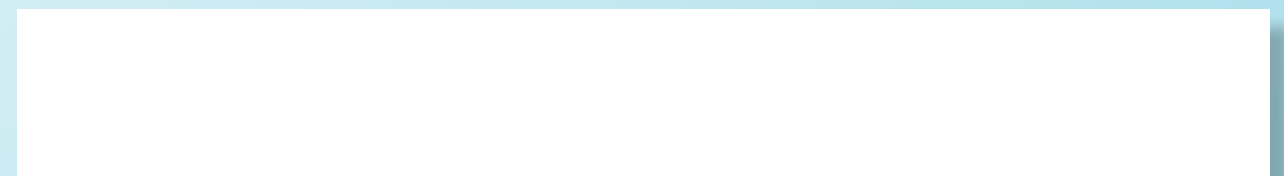
Finding the right provider can help you stay healthier and support you in sharing your medical expenses with your community.

Choose providers who support you and encourage your healthsharing journey

Healthsharing relies greatly on freedom. Our members aren't limited by a network, yet they make thoughtful and cost-conscious decisions when choosing a provider for themselves and their families. To get the most from your healthsharing program, it is important that you choose providers that understand your healthsharing membership and values. Your healthcare team should be open to discussing pricing, planning for your care, and medical expenses.

Plan before a medical need arises

The best time to prepare for your care is before you have a medical need. For instance, we should each have a primary care doctor for preventive care or common medical needs. Consider the other types of providers you will see. Will you need a physician or nurse practitioner? Do you have an ongoing medical condition that you need a specialty provider to help you manage? Will you need a pediatrician? Thoughtful planning creates more margin so you can better plan your care and any upcoming medical services.



Research providers and prices

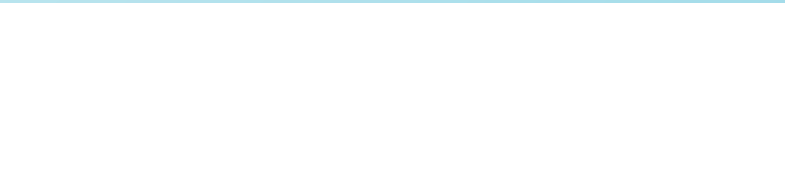
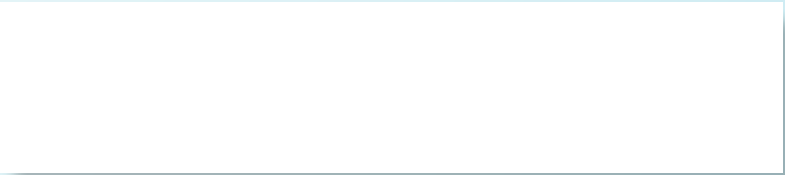
Members can use our online [provider directory](#) to look for providers in their area who support healthsharing. Recommendations from friends, checking a provider’s website, along with medical credentials and philosophy of care, is a good start. Before receiving services, healthsharing members need to know that their provider will offer the appropriate discounts and transparent pricing. By choosing a provider who understands the concept of healthsharing, you will have an improved sharing process and help to conserve your community’s SharePower.

You should be an informed healthcare patient. For example, your sharing community supports preventative visits, but do you know how much a reasonably-priced routine office appointment should cost? What about an ER visit or prenatal and delivery costs if you are planning a family?

Liberty Healthshare members can gain clarity on the quality and price of their healthcare with tools such as [HealthCare Bluebook](#) to research and compare prices, proactively stewarding their healthcare costs.

Develop open communication before you schedule

Before scheduling an appointment, develop an open line of communication with your provider. Ask questions, be an informed patient, explore your options, and state your needs and it will pave the way for a positive sharing experience.



Conversation starters for your next doctor’s appointment

We are here to help you to talk with your provider. Use these common conversation starters for sharing members to start a conversation with your provider:

Ask: Do you support healthsharing?

Explain: I’d love to share more about it. I’m a member of a community that shares eligible medical costs. I can share a letter to help explain this.

Ask: Do you accept self-pay patients?

Explain: Health sharing members are health-conscious and proactive in working with their provider to plan their care. It looks like your office may be a good fit for me.

Ask: Will I be able to receive an itemized billing statement after my appointment?

Explain: An itemized statement includes diagnoses codes and CPT codes that most medical professionals are familiar with. This helps me to submit an expense for consideration of eligibility to my sharing community.

Ask: Can we discuss ways that we can work together to manage and reduce my healthcare expenses?

Explain: I submit fairly priced eligible expenses to my sharing community and decide how to manage these with my provider, which may include self-pay discounts and payment arrangements.

Ask: What types of medical services do I need now and what services should I consider later?

Explain: Sharing members are proactive and decide with their provider what tests, procedures and non-urgent services will benefit them, and plan for them in various ways.



Ways to Improve Your Health and Wellbeing

During August, we encourage you to join others in recognizing National Wellness Month by taking steps to prioritize your self-care, manage your stress levels and create healthy routines. Regardless of where you are in your journey, maintaining your health and being proactive in your healthcare will help you enjoy life to the fullest.

Create and maintain a schedule for routine preventative care

As Liberty HealthShare members, our fundamental principles include maintaining healthy lifestyle habits to reduce the risk of preventable sicknesses and responsibly stewarding our collective funds. You should actively seek ways to reduce your healthcare expenses, and you can do this through routine wellness visits. Don't avoid healthcare because you feel well now, arrange care plans with your providers before an illness or issues arise. Taking a proactive stance means less urgent care appointments, fewer medical bills, and more SharePower for your healthsharing community.

Preventative care helps you improve your overall quality of life

Working with your primary care providers helps you identify issues before they arise and manage your health effectively. Wellness visits, routine exams, and lab work can help identify any underlying problems or health conditions you may have. If you have a chronic health issue, your provider can help you monitor its severity and offer recommendations for improvement or maintenance.

Take care of yourself. Don't put off seeing a provider for common illnesses

Life can be hectic—but you must make time to prioritize your health, especially when you are experiencing symptoms of a common illness. Be open with your provider when you have health questions or concerns.

Liberty TeleHealth makes it simple to receive virtual care and have your health concerns addressed quickly from the comfort and safety of your home. You can make an appointment to speak to a doctor from your computer or mobile device and have your medical needs addressed from home, work, or on the go.

Maintain a healthy lifestyle and positive habits. Your lifestyle and habits directly impact your health. In addition to receiving preventative care, you should also make sure your daily habits align with your wellness goals. Take it slow to incorporate better decisions into your routine more frequently.

Some ideas to improve your current habits:

1. Practice good sleep hygiene for improved energy and productivity
2. Create a morning routine that makes you feel grounded and prepared
3. Set a step goal and challenge yourself to incorporate more movement in your day
4. Start your day with water or tea before your morning coffee
5. Connect with others who have similar interests and inspire you to live better

Address your spiritual needs

Your goals should include your overall wellbeing, not only your body's physical health but also your spiritual health. Consider how you are caring for your heart and soul. Adopting the practice of prayer, Bible reading, worshiping with others, and giving to help others in need contributes to lower stress levels and increases your happiness.

Taking an assessment of each of these personal aspects can help you better steward your health and overall wellbeing.

Our True Potential: The Theme That Emerged From The Pro Football HOF Speeches

Last week was the Pro Football Hall of Fame induction ceremony. This event takes place in Canton, Ohio, the corporate office location of Liberty HealthShare, and is broadcasted worldwide.

While the Enshrinement Festival is filled with various exciting events, I was intent on hearing the much anticipated NFL Hall of Fame 2021 speeches. I listened to NFL's inductees' as they gave their acceptance speeches into the Hall of Fame and shared who was influential in their careers and lives. Then, a theme emerged. Players spoke of their mentors and coaches and the influence they had on their life decisions. When a great mentor or teacher pours into our lives, our faith is strengthened—overcoming obstacles and reaching our true potential is possible.

This is the message of the Gospel. Jesus Christ came to give us new life and the ability to overcome obstacles in our faith journey. These Hall of Famers are filled with humility at being voted into the Hall of Fame. Humility is a vital part of being spiritually healthy and is mentioned repeatedly in scripture.

It is not uncommon for these seasoned professional football players to break down with emotion when expressing their love and appreciation to a mother or father, grandparents, or spouse who helped them grow and develop.

Relationships are so crucial to spiritual wellness. The Bible has so much to say about spiritual health, overcoming bitterness, and relational issues with the help of God's Holy Spirit. Most of all, these men will leave a legacy behind them for generations to remember and follow.

As Christians, we, too, have that opportunity. We can leave a legacy of living and loving like Jesus. You may not leave behind a bronze bust, but people will never forget what you did or how important you made them feel.

May we all be impacted and grow more like Christ by this truth.



MEET AMARI

TEAM LEAD FOR
MEMBER SERVICES
DEPARTMENT

WE ARE BLESSED TO HAVE AMARI
AS PART OF OUR FAMILY AT LHS!



Employee Spotlight: Amari

This month, we are pleased to introduce you to Amari, one of our backup team leads for our Member Services department.

Amari has been serving our staff by training and preparing them to assist our members. Our Member Services department plays an essential role in assisting our members and helping them understand their healthsharing membership.

Amari says that her favorite thing about working with our members is talking with them and assisting them. "I like the fact that they are Christians and have the same beliefs as me," Amari said.

We asked Amari about her favorite scripture, "So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand." Isaiah 41:10.

She says that she would like to be married one day, begin a family and work with children dealing with terminal illnesses.

We are blessed to have Amari 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 member of our team!



Congratulations to our members who have completed their HealthTrac journey in July! 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 July's graduates had to say about the program and their coaches:

"Jenna was a great health coach to work with!" Brian S.

"When I first started HealthTrac, almost a year ago, I was definitely less than excited about it. However, after working closely with Dana O., my health coach, I realized that this health journey was to benefit ME. Once I figured out what workouts were enjoyable, I began losing weight and felt healthier. I've now lost 6 inches in my waist & 6 inches in my hips. I've dropped 36 lbs and I'm still enjoying my workouts and getting healthier daily! This program has been a win-win for me and my health! Thank You Liberty HealthShare!" Elizabeth S.

"It was fun to work with Emily M. I learned a lot about a healthy diet." Friedbert L.

"My coach, Sherrie, was a great help and encouragement. I will miss talking with her!" Terri D.

"The monthly approach of setting and refining goals with my health coach helped keep my progress steady. I truly appreciate the extra resources and info she sent. Overall, a super positive experience!" Noma W.

"Thank you for all the help!" Susan W.

Congratulations... Amy Schuchmann, Brian Stromwall, Dan Hoover, David Nutter, David Wheeler, Deborah L O'Brien, Elizabeth Smith, Friedbert Landkammer, Kelly head, Kris Anders, Mark Anders, Mark Schuchmann, Noma Walton, Richard Albritton, Sandra Soileau, Susan Wheatley, Terri Dunn, Wayne Burton, Winsel Love

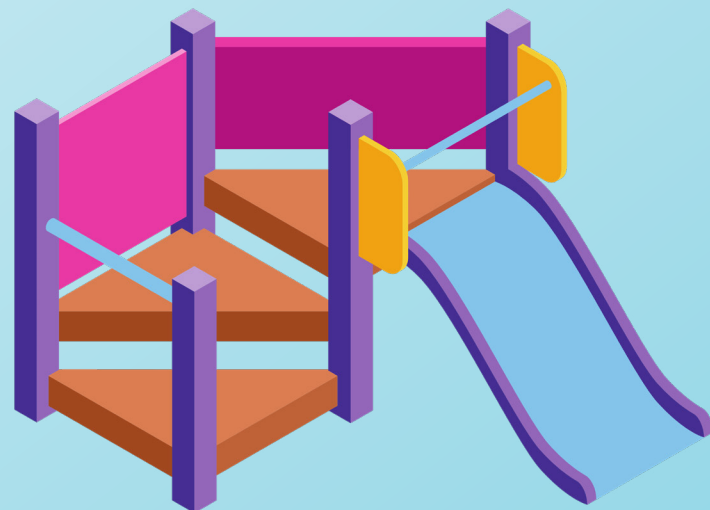
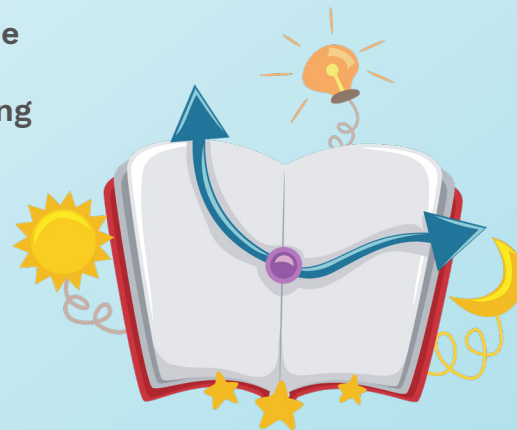


Fun Activities for the Last Days of Summer

Summer is quickly drawing to a close. Kids will be back in school soon enough, but the family fun doesn't have to end just yet! We can make the most of the last days of summer with one of these fun family activities.

Last days of summer ideas:

- Make a summer time capsule
- Make your own popsicles
- Write a family adventure story
- Print your summer photos and create an album
- Overnight camp in your backyard
- Make your own board game
- Ride bikes instead of driving
- Go to a drive-in movie
- Sit outside and paint
- Play at the park
- Go berry-picking



Orange Banana Smoothie Pop Recipe

INGREDIENTS

1 container Greek yogurt
1 cup thawed orange juice concentrate
2 large bananas
Zest of 1 lime
1 tbsp. fresh lime juice



DIRECTIONS

1. Puree one Greek yogurt, thawed orange juice concentrate, bananas, lime zest, and fresh lime juice in a blender.
2. Pour into six 3-ounce molds. (We used mini baking tins with Popsicle sticks, but you can also substitute paper cups.) Freeze until smoothie pops are solid, about 4 hours.
3. To release pops, dip molds into hot water until pops loosen and slide out. If using cups, peel away paper.

CAL/SERV: 72

YIELDS: 6

PREP TIME: 0 hours 10 mins

TOTAL TIME: 5 hours 50 mins

<https://www.countryliving.com/food-drinks/recipes/a2845/orange-banana-smoothie-pops-recipe/>



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.

JULY SHAREPOWER

Together in Health



SharePower Received:
\$26,283,408

Medical Expenses Shared:
\$26,784,407

Medical Expenses Received:
\$36,711,830

Balance Bills*:
\$8,250,479

*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

NUMBER:
855-585-4237

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

