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At Liberty HealthShare, we believe that your health journey isn't just meant for when you are young. We are here to support you in all stages of your health journey, including when you reach Medicare age. Our healthsharing community welcomes our members who are enrolled in Medicare.

For those who aren't familiar, Medicare is a national health insurance program for people who are 65 years or older. Once you begin receiving Medicare, you may continue with your Liberty HealthShare program. For our members who receive Medicare, once an eligible medical expense has been submitted and processed by Medicare, any remaining balance may be submitted to your sharing community for sharing.

If a member is over 65 and does not take Medicare (other than opting out for religious reasons), and submits an eligible expense, then only the amount Medicare would NOT have paid, is eligible for sharing. Since Medicare typically pays 80%, only 20% would be eligible for sharing.

Supporting one another is vital to our sharing community. If you have questions regarding Medicare or your sharing program, reach out to us by phone or email us at info@ libertyhealthshare.org and we will be happy to help answer your questions.

If you are new to Liberty HealthShare, or a long-time healthsharing member, it can be helpful to have a refresher about the medical costs that a sharing member is responsible for paying before expenses can be submitted to their sharing community.

The Annual Unshared Amount or AUA is what a member must pay before their medical costs are eligible for sharing. This financial responsibility varies and your family size determines it, along with the program you choose.

Whether your AUA level is for a single member, couple or family, all Annual Unshared Amounts renew on the anniversary of their enrollment date each year.

### **Expenses Subject to Your AUA**

As a sharing member, it's common to hear the terms such as, 'subject to your AUA' or 'apply to your AUA' and 'met your AUA.'

When you submit an expense, our process looks at the AUA amount you are responsible for and determines if the expense you have submitted should be applied to this amount or sent to your community for sharing.

Expenses for new sharing members are not eligible for sharing, other than accidents, acute illness or injury. They do not apply towards the AUA until after a two-month waiting period. Here are a few situations that could affect your AUA when submitting an expense:

- If you need to meet the financial responsibility of your AUA, an eligible medical expense will be applied to your AUA.
- If you have previous expenses within your membership year that have been applied to your AUA and you've reached the amount of your AUA level, you have met your AUA amount. Any additional medical expenses that you submit will be sent to your sharing community.
- If you submit an expense that is not eligible for sharing, it's not eligible to be applied to your AUA amount.
- If you submit an expense subject to your AUA, it will be applied to your AUA, when appropriate.
- If you submit an expense NOT subject to your AUA, the expense will not be applied to your AUA. It will be sent to your sharing community.

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Medical visits that are NOT subject to the AUA include:

- Influenza vaccinations
- Screenings and wellness visits for ages 1 and up.
- Wellness and vaccines for babies under 13 months old are NOT subject to the AUA or the two-month waiting period.
- Some preventative and wellness screenings.

Your AUA amount can be found in your ShareBox on the Dashboard section. You can view how much of your AUA that you've met and how much you have remaining.

Our AUA amounts are low to help you receive savings on your healthcare costs, while you also help more people save on their healthcare.

Understanding how your AUA amount fits into your sharing program will help you steward your health and be an active member of our sharing community.



As summer begins, it is essential to maintain healthy habits and eat nutritious foods that fuel your body. There are many healthy summer recipe ideas for you to choose from and make for dinner or a summer gathering.

Whether you are hosting a cookout with friends or cooking for yourself and your family, here are a few healthy and delicious recipes we found to add to your summer menu.

### Ingredients:

- Juice of 4 limes, divided
- 1/4 c.
- Plus 1 tbsp. freshly chopped cilantro
- 1/4 c. Extra-virgin olive oil, plus more for grill
- 2 tsp. Honey
- Kosher salt
- 1 lb. Boneless skinless chicken breasts
- 2 c. Chopped pineapple
- 1 Avocado, diced
- 1/4 Red onion, diced
- Freshly ground black pepper

### **Directions:**

Make marinade: In a large bowl, whisk together juice of 3 limes, 1/4 cup cilantro, oil, and honey and season with salt.

Add chicken to a large resealable plastic bag and pour in the marinade. Let marinate in the refrigerator at least 2 hours, or up to overnight.

When ready to grill, heat grill to high. Oil grates and grill chicken until charred and cooked through, 8 minutes per side.

Meanwhile, in a medium bowl, stir together pineapple, avocado, red onion, remaining lime juice, and the remaining tablespoon cilantro. Season with salt and pepper.

Spoon salsa over chicken before serving.

Recipe and image from Delish

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## Ingredients:

- Roma tomatoes
- Red onion
- Jalapeño
- Limes
- Cilantro
- Salt

### **Directions:**

Dice the Roma tomatoes and avocado into small cubes.

Chop the red onion, jalapeños, and cilantro into small bits.

Mix the above ingredients into a large bowl. Then squeeze the lime juice and sprinkle the salt. Stir everything until it's all combined.

Serve. It's best to serve this right away to prevent browning!

Recipe and image from Downshiftology

### Ingredients:

- 3 cups uncooked pearl (Israeli) couscous
- 2 cans (14 ounces each ) garbanzo beans or chickpeas, rinsed and drained
- 2 large navel oranges, peeled and chopped
- 2 cups fresh baby spinach
- 1 cup crumbled goat cheese
- 1 small red onion, chopped
- 3/4 cup dried cranberries
- 1/2 cup fennel bulb, thinly sliced, fronds reserved
- 1/2 cup chopped pecans, toasted
- 8 fresh basil leaves, chopped, plus more for garnish

### Vinaigrette:

- 1/2 cup olive oil
- 1/4 cup orange juice
- 1/4 cup balsamic vinegar
- 1 tablespoon grated orange zest
- 2 teaspoons honey
- 1 teaspoon salt
- 1/2 teaspoon pepper

### **Directions:**

Prepare couscous according to package directions. Fluff with a fork; cool. In a bowl, combine couscous and the next 9 ingredients. In a small bowl, whisk together vinaigrette ingredients until blended. Pour over salad; toss to coat. Garnish with additional chopped basil and reserved fennel fronds.

Recipe and Image from Taste of Home

### Ingredients:

- 1/2 (16 ounce) package uncooked orzo pasta
- ½ pint cherry tomatoes, halved
- ½ cup diced red onion
- 1 cup diced cucumber
- 1 cup pitted Mediterranean olives, cut in half
- 1 cup finely diced Asiago cheese

### **Directions:**

Bring a large pot of lightly salted water to a boil. Cook orzo in the boiling water, stirring occasionally until tender yet firm to the bite, about 9 minutes. Drain well. Rinse with cold water and drain well again.

Combine orzo, cherry tomatoes, red onion, cucumbers, olives, and Asiago cheese in a large bowl.

### Vinaigrette:

- 1½ teaspoons minced fresh garlic
- ½ cup extra-virgin olive oil
- ½ cup red wine vinegar
- ½ lemon, juiced
- 1 teaspoon salt
- 1/2 teaspoon ground black pepper
- 1/4 cup chopped fresh basil
- · 2 tablespoons chopped fresh parsley

Whisk garlic, olive oil, red wine vinegar, lemon juice, salt, and pepper together in a small bowl to make the vinaigrette. Drizzle over the orzo mixture and toss lightly to combine. Add basil and parsley and mix well. Let sit for 20 minutes for flavors to blend, stirring occasionally.

Recipe and image from All recipes

### Ingredients:

- 3 cups whole-milk plain Greek yogurt
- 1/4 cup pure maple syrup or honey
- 1 teaspoon vanilla extract
- 1½ cups sliced strawberries
- 1/4 cup mini chocolate chips

#### **Directions:**

Line a rimmed baking sheet with parchment paper. Stir yogurt, maple syrup (or honey) and vanilla in a medium bowl. Spread on the prepared baking sheet into a 10-by-15-inch rectangle. Scatter the strawberries on top and sprinkle with chocolate chips. Freeze until very firm, at least 3 hours. To serve, cut or break into 32 pieces.

Recipe and image from Eating Well

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We all will face challenging circumstances throughout our lives - it's inevitable.

During these times, we might question if we will ever win or experience a victory. When you have these doubts, remember this story from the sixth chapter of Joshua.

On the seventh day, they got up at daybreak and marched around the city seven times. The seventh time around, the priest sounded the trumpet blast, and Joshua commanded, "The people shout for the Lord has given you the city." Joshua and the children of Israel followed God's plan and gained an incredible win that day. When the trumpet sounded, the people shouted. When the people shouted, the wall collapsed, and every man charged straight in and took the city.

So, when you are thinking, "I do not have what you have. I am not blessed, but you are blessed. I am struggling, and you don't know my struggles," you may be right.

God knows exactly where you are and how you are struggling, and He is here to lead us and guide us through our struggles.

Comedian David Brenner came from an impoverished but very close-knit family. When he graduated high school, his father reached in his pocket and gave him a nickel as a gift. He told him to use the nickel to buy a newspaper, read every word of it, then go find himself a job. "I always thought it was a great joke that my father played on me," said Brenner. A few years ago, he was in the army thinking about his family and his life. Then he realized, although his friends had gotten new cars and new clothes, his father gave him the whole world with just one nickel.

With God, all things are possible.

If we have a faith that wins because we are obedient and do things that God wants us to do, we will win even if it doesn't make sense. We will walk away victorious in our personal life and faithful following of Jesus Christ.

Pastor Wes Humble, is the Executive Director of Ministry and Community Relations at Liberty HealthShare. Wes's writings can be found in the Liberty HealthShare newsletter each month. We encourage you to allow God to be part of your daily journey. If you would like prayer for yourself or a family member from our Pastoral Care Team, you can request prayer inside your PrayerBox, found inside your member ShareBox.

My name is Eric, and my wife and I are Liberty HealthShare members.

I began researching health care organizations when the Affordable Health Care Act was passed.

My wife and I chose health sharing because it fit what we could afford and appealed to us in terms of being part of a group that took ownership of their health care. That made us feel like we were taking ownership of our health care. I would describe health sharing and Liberty HealthShare as a community and people helping people.

My wife was diagnosed with two forms of cancer in March 2020, right when the pandemic started. Without Liberty HealthShare, we would be devastated. The Liberty HealthShare community was our support in dealing with our medical challenges. If the freedom to choose health sharing was taken away, I don't know what my wife and I would turn to.

Liberty HealthShare has made health care easy for us. The ease with which I can log into our Liberty HealthShare portal, check our ShareBox and see the status of bills that have been submitted is what makes this a comfort to our family.

Liberty HealthShare is not insurance; it's assurance. It's assurance that your health care needs and the cost of your health care will be shared by members who build community and bind each other with their sharing.

Click Here to Watch

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This month, we are excited to introduce you to Kevin Q., our Software Quality Assurance Analyst at Liberty HealthShare.

Kevin first started working at Liberty
HealthShare in September of 2015 in our
Member Services department and he watched
our ministry grow from there. From being a
representative and transitioning into Team
Lead for several years, he learned what it was
like to work with others while at work and
outside work.

Kevin has continued to grow in his career at Liberty HealthShare. He was offered a new position in our IT department as an Application Support Specialist where he assisted with our internal software that serves our members. He increased his skills, worked with our staff, and resolved issues directly for members.

After one year, Kevin transitioned into a Software Quality Assurance Analyst, and he continues to ensure that our internal systems are running smoothly. Kevin is currently self-studying to become a certified software tester from the International Software Testing Qualifications Board and his goal is to become a DevOps Engineer.

Since starting his career, Kevin has become married, purchased a home, and quickly progressed his career forward. He believes none of this would be possible without the opportunities provided to him by Liberty HealthShare.

We are blessed to have Kevin as part of our family at Liberty HealthShare!

At Liberty HealthShare, we encourage and support one another to serve and do 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 completed their HealthTrac journey in the month of May! 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 May's graduates had to say about the program and their coaches:

Thankful for the coaching! Gloria C.

Thank you for recommending this fabulous program! My health coach taught me many new habits that I will continue for my whole life. Holly H.

I found great value in HealthTrac. Robin was such an amazing coach who was kind, understanding, and encouraging throughout the process. I appreciate that Liberty HealthShare cares enough about me and those needing a little extra attention to gain a healthier lifestyle to be part of the community. We all win! *K. P.* 

Amanda is awesome, very knowledgeable and helpful! Clifford R.

Thank you! Mark S.

Congratulations...

Barrett Gilham
Clifford Rutledge
Gloria Crawford
Holly Harlan
Jorge Gomez M.D.
K Pearson
Mark Simonsen
Tedd Lewellen
Timothy Gregory



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## **Snack of the Day!**



## TRAIL MIX!

Try this yummy recipe! It's enough to SHARE!

- 2 cups Chocolate Chex™ cereal
- 2 cups Rice Chex™ cereal
- 1 cup raisins
- 1 cup candy-coated chocolate candies
- 1 cup cocktail peanuts
- 1 cup roasted salted almonds
- 1/2 cup milk chocolate chips



## **COLOR THE SEA CREATURES!**



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# 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

### **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.

### **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

## MAY SHAREPOWER

Together in Health



**SharePower Received:** 

\$27,502,752

**Medical Expenses Shared:** 

\$27,566,291

**Medical Expenses Received:** 

\$29,496,917

The amount of Medical Expenses
Received represents eligible medical
expenses repriced and processed
for the 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/







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