

### The Advantages of a Health-Conscious Community



As a member of a sharing community, you commit to caring for your health responsibly, and this decision supports our core values of stewarding our resources. By properly caring for ourselves, we can better care for our lives, families, and our healthsharing community. Our ability to share one another's medical expenses is dependent on the overall health of our community. When you choose to partake in healthy lifestyle habits, you contribute to our healthsharing community and support your fellow members by protecting our SharePower.

We support one another as we understand that everyone's actions impact the ministry and our collective resources, including our sharing timelines. <u>Read more</u> about how you can contribute to your community!

### Protecting Our Community SharePower

Liberty HealthShare is not insurance, and we are proud that our healthsharing program is different and unique. As a healthsharing ministry, you have the freedom to care for your health in a special way and share medical expenses with your fellow members. We believe that it is our Godgiven duty to help one another, and it is our shared responsibility to protect our freedom to choose healthsharing.

At the core of our healthsharing community is our collective resources, called SharePower. Each month, our members voluntarily contribute a monthly share to help other members in need. Combined, the funds shared are powerful. In 2020 alone, more than **\$347 million** in medical expenses were shared among members. Protecting our shared resources ensures that we are here for each other now and in the future. <u>Here</u> are a few ways to help you steward the resources of our community.



### A Provider's Point of View: Healthshare Patients Are Welcome!



Dr. David Graber is a nationally recognized Chiropractic Sports Physician who practices in Parsippany, New Jersey. He is a member of Liberty HealthShare and serves on Liberty's Members Advisory Council.

Guest contributor David Graber, DC, DACBSP

As a medical provider, I have seen an increase over the last two years in the number of patients who use healthshares to manage their healthcare. Having been on both sides of the healthcare encounter for three years as a member and a provider for Liberty HealthShare, I wholeheartedly welcome healthshare members as patients.

The healthsharing billing process is very straightforward, and I like that healthsharing is a community endeavor as members agree to share the burdens of medical expenses among themselves. The shared funds go to members with needs, and the funds are not used for excessive corporate profits or government bureaucracy.

I welcome healthsharing members into my practice, and I look forward to serving more in the future. **Read his article** on the blog.





SharePower Received: \$28,989,191 Medical Expenses Shared: \$28,864,873 Medical Expenses Received: \$33,727,289



Beginning in June, monthly share auto payments will be captured on the 1<sup>st</sup> of

\*Our SharePower is always reported for the previous month. Last month's SharePower was reported as February's in error. The amount of Medical Expenses Received represents eligible medical expenses repriced and processed for the month.

every month. Members who wish to contribute their monthly share on an alternate day can update their preference in ShareBox by deselecting the auto-pay option in the "Funding" tab of the Membership section. Then, on a monthly basis, members will need to select their desired contribution date within ShareBox.

### The Story of Easter

The Easter story is one of hope and new life. It is a call to those who will listen and His invitation is for all. We are invited to come out of the bondage of our own selffocus and come into the glorious freedom of our Lord Jesus Christ. This Easter, may you know that Christ is risen! He is risen indeed!



Pastor Wes Humble



Employee Spotlight: Meet Christine from whenever. Liberty TeleHealth makes receiving medical care easy for those with busy schedules. Christine finds joy in supporting our members throughout varying stages of their health journeys! As a Liberty HealthShare Member, you are eligible to enroll into our TeleHealth program. You only need to <u>sign up.</u>



## Congratulations HealthTrac Members!

These members graduated from HealthTrac in February and they have taken steps to improve their health and well-being for themselves, their families, and the entire Liberty HealthShare community.



Understanding Liberty HealthShare's unique processes is an important art of being a good healthsharing member. To help support you in learning and receiving the most value from your membership, we have created <u>helpful instructional videos</u>.

These videos will help you better navigate your healthsharing membership. They include the explanation of various Liberty HealthShare processes and tutorials for essential

functions, such as using ShareBox or properly submitting medical expenses. We plan to continue adding educational videos in the future to benefit our members. You can access these videos from your ShareBox, by clicking the 'Resources" tab.

### 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.



### Important Liberty HealthShare Member Information

### ShareBox

#### Your Most Important Membership Tool

- 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**

#### **Member Services**

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 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.



4845 Fulton Dr. NW, Canton, OH 44718

855-585-4237



## Advantages of a Health-Conscious Community

March 15th, 2021



Members of Liberty HealthShare commit to caring for their health responsibly, and this decision supports our core values of stewarding our resources. By properly caring for ourselves, we can better care for our lives, families, and our healthsharing community.

Our ability to share one another's medical expenses is dependent on the overall health of our community. When you choose to partake in healthy lifestyle habits, you contribute to our healthsharing community and support your fellow members by protecting our SharePower. Annual check-ups and being mindful of receiving preventative healthcare helps to lower our community's overall medical expenses.

Our members support one another as they understand that everyone's actions impact the ministry and our collective resources, including our sharing timelines.

#### There are many ways you can contribute to your community.

**Prioritize healthy living**. No one has a perfect routine, and that shouldn't be your goal. But you can develop a healthy routine and habits that allow you to prioritize healthy living. Start by making small, daily decisions that support your health; this means eating whole foods, drinking water and adding exercise into your day. Individuals who prioritize living a healthy lifestyle can reduce the risk of illness and disease. **Don't delay preventative care.** It is vital that you receive regular, preventive care. Through assessments and preventative screenings, you'll be informed of your current health and the steps you need to take to improve your health. Early detection allows your health provider to ensure that you receive the most helpful and cost-effective treatment if needed.

**Receive support to help you on your journey.** When you are a part of a healthsharing community, you aren't alone. You have a group of like-minded people who will support you, offering you encouragement and resources to reach your goals. Our members are active participants. Members of our HealthTrac community are committed to take action to improve their health, which reduces health costs for all. Any Liberty HealthShare member can join our HealthTrac program and receive monthly coaching, resources, and tools to support their health.

By tending to your health within a health-conscious community, you will become better equipped to care for your health and healthcare costs.

## HealthSharing: Protecting Our Community SharePower

March 15th, 2021



Liberty HealthShare is not insurance, and we are proud that our healthsharing program is different and unique. As a healthsharing ministry, our members have the freedom to care for their health in a special way and share medical expenses with their fellow members. We believe that it is our God-given duty to help one another, and it is our shared responsibility to protect our freedom to choose healthsharing.

At the core of our healthsharing community is our collective resources, called SharePower. Each month, our members voluntarily contribute a monthly share to help other members in need. Combined, the funds shared are powerful. In 2020 alone, more than **\$347 million** in medical expenses were shared among members. Protecting our shared resources ensures that we are here for each other now and in the future.

#### Here are a few ways to help you steward the resources of our community.

**Learn about your healthsharing membership.** As a healthsharing member, the first thing you can do to protect your sharing community is to learn what your healthsharing program is and what it isn't. We are a ministry. Our language, processes and goals are community-focused and centered on serving one another. Your active participation in your sharing community is an integral part of what we do.

Active participation includes:

- Reading the resources in your ShareBox.
- Watching our educational videos.
- Reading the articles and tips in our monthly newsletter and
- Reaching out to us when you have a concern.

**Plan for your health and healthcare.** Planning for the future when you have an unexpected medical need can feel unnecessary in the present, but you shouldn't wait until you have an urgent need to steward your health early. Your preventative actions, deciding how you will pay for care, talking to your provider, and saving for emergencies can all help you care for your health and reduce expenses.

**Be aware of how expenses are shared in your community.** Your sharing community is dependent on the availability of the resources sent in by members. By understanding this, you can plan your care to benefit your household and community.

For instance, each month, members contact our prenotification team and schedule surgery or treatment with their provider. These surgical procedures can be costly for your sharing community, so they are planned and budgeted each month.

When you have an unexpected medical need, talking with your provider, explaining to your medical team that prepayments are not always an option, or arranging a payment plan with your provider should be your first steps before scheduling a procedure.

Additionally, asking your provider to submit an expense or wait for payment and considering the necessity and timing of a non-critical surgery fosters efficient sharing within our community and protects our power to share.

**Support healthsharing.** Remember why you chose to be a part of a sharing ministry. You can lift others in your sharing community through your prayers and well wishes in PrayerBox.

Doing good and helping others is what makes healthsharing special. You can support your community and protect our ability to share medical expenses by asking questions and reaching out to us by phone or email us at <u>info@libertyhealthshare.org</u> when you have concerns or frustrations.

# A Provider's Point of View: Healthshare Patients Are Welcome!

March 15th, 2021



As a medical provider, I have seen an increase over the last two years in the number of patients who use healthshares to manage their healthcare.

Having been on both sides of the healthcare encounter for three years as a member and a provider for Liberty HealthShare, I wholeheartedly welcome healthshare members as patients.

The healthsharing billing process is very straightforward, and I like that healthsharing is a community endeavor as members agree to share the burdens of medical expenses among themselves. The shared funds go to members with needs, and the funds are not used for excessive corporate profits or government bureaucracy.

In contrast, my patients' administrative work who have insurance is lengthy and takes time away from their care, which increases the expense of care. The reimbursement rate that I receive from healthsharing members is comparable to that of most insurance plans.

In my practice, I have found that most healthshare members are financially responsible and are prepared to pay for services if needed. This allows me to focus my attention on the reason for scheduling an appointment in the first place, their healthcare! I have found that it's easier to work with the mindset of a patient who is healthshare member. Healthsharing members are often required to maintain a healthier lifestyle, and as a result, they are often better stewards of their well-being. They tend to be better informed and more proactive about their health.

There are a few disadvantages of healthsharing from a provider's point of view. Sharable services are limited, and the time it takes to receive direct share payments can be lengthy. However, this is no different from the situation with many insurance plans.

To conclude, once healthshare members understand how their healthsharing program works, they are desirable for providers such as myself.

I welcome healthsharing members into my practice, and I look forward to serving more in the future.

Dr. David Graber is a nationally recognized Chiropractic Sports Physician who practices in Parsippany, New Jersey. He is a member of Liberty HealthShare and serves on Liberty's Members Advisory Council.

## May You Know Christ Is Risen This Easter

March 15th, 2021



In the Gospel of John, there is a fascinating description of something that happened shortly before the arrest and crucifixion of Jesus. Many of these people were the same ones that waved palm branches a few days before as Jesus rode into Jerusalem. And yet John writes,

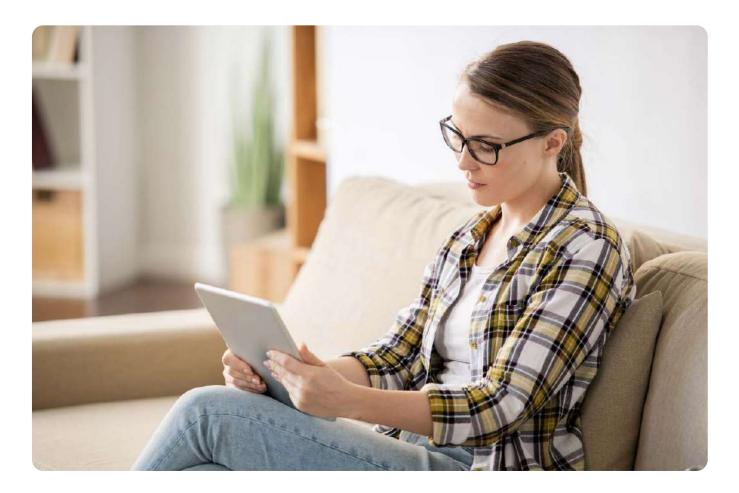
"But despite all the miraculous signs Jesus had done, most of the people still did not believe in him."

Jesus shouted to the crowds, "If you trust me, you are trusting not only me, but also God who sent me. <sup>45</sup> For when you see me, you are seeing the one who sent me. <sup>46</sup> I have come as a light to shine in this dark world, so that all who put their trust in me will no longer remain in the dark." John 12:37, 44-46 NLT He was going to the cross to give every human being on the planet a chance for redemption. He would be crucified and buried but would raise up within three days to offer salvation to all people.

That is the story of Easter. It is the story of hope, new life and a light shining into a dark world. John says, "*He shouted to the crowd* . . ." He is still calling, above the noise of a sinful and very broken world to any that will hear. The invitation is for all. Come out of the darkness and into the glorious light of our Lord Jesus Christ. He is risen! He is risen indeed!

## Liberty HealthShare's Video Library

March 15th, 2021



#### Liberty HealthShare's Video Library

Understanding Liberty HealthShare's unique processes is an important art of being a good healthsharing member. To help support our members in learning and receiving the most value from their membership, we have created helpful instructional videos.

These videos will help you better navigate your healthsharing membership. They include the explanation of various Liberty HealthShare processes and tutorials for essential functions, such as using ShareBox or properly submitting medical expenses. You can find the videos below in your ShareBox:

- What it Takes to be Good Healthsharing Member, will give you tips on the steps to take to support your healthsharing community and simplify the healthsharing process.
- **ShareBox Overview,** this video provides an in-depth overview of your ShareBox and how you can use it to access resources, submit your eligible medical expenses and more!
- How to Submit a Bill, will show you a step-by-step tutorial on how to properly submit your eligible medical.
- What is a Balance Bill, helps you understand the balance billing process and what to do if you receive a balance bill.
- **The Decision-Making Process of Pricing Share Amounts,** will help you understand the process of determining how share amounts are priced for our healthsharing community.

We plan to continue adding educational videos in the future to benefit our members. You can access these videos from your ShareBox, by clicking the **Resources** tab.

## Employee Spotlight: Meet Christine

March 15th, 2021



For the month of March, we are introducing you to our Intake Specialist and Trainer, Christine H. She supports our healthsharing community by educating our employees and reviewing applicants who want to join Liberty HealthShare.

Her experience at Liberty HealthShare has been positive, "Liberty HealthShare has helped me grow," she explained.

Christine joined the Liberty family over three years ago, and she enjoys "being able to help so many families across the United States learn who we are and what we do." Like many of our staff, Christine is passionate about our community and finds joy in supporting our members throughout varying stages of their healthsharing journeys. From praying with our members during difficult times to laughing with them over funny stories, Christine is thankful that our members share their life experiences with her. God, inspiration, and family are three words Christine chose to describe Liberty HealthShare. "I have some of the best co-workers! My work family has seen me through quite a few tough times, they are amazingly supportive, and I'm blessed to work with them," she said.

She expressed gratitude for the many people who believe in her at Liberty HealthShare and her growth opportunities. "It has given me confidence in myself, the chance to bring people joy and inspire them as well."

We are thankful for Christine as she and our staff continue to fulfill our ministry's mission to help make healthcare affordable for all.

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!

## Congrats to Those Who Completed HealthTrac in February

March 15th, 2021



Congratulations to our members who have completed their HealthTrac journey in the month of February! These members have taken steps to improve their health and wellbeing 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 February's graduates had to say about the program and their coaches:

• "Thank you to my health coach Robin, for all her encouragement, support and suggestions!" Craig W.

- "Thank you Emily Taylor for your constant support and guidance!" Frances V.
- "I had a great coach from start to finish. Thank you Chelsea!" Gordon K.
- "You all have been a great help! Thank you!" Sylvie M.
- "Thanks for your health coaching and constant support!" Yao L

Abigail Johnson	
Amy Gaffney	
Christina Francone	
Craig Wahl	
Daniel Hendren	Sr
Farzana Boman	
Frances Vine	
Gordon Kitzul	
John Mark Davis	
Kimberly Handley	
Margie White	
Neomi Sarmiento	
Roger Welsh	
Ron Dixon	
Sallie West	
Sylvie Mendes	
Theresa Whistine	
Tonia Easton-Kassay	
Yao Li	

<u>HealthTrac</u> offers provisional membership and coaching to those who are motivated to make healthy lifestyle changes and want be a part of a caring healthsharing community.

One of the benefits of HealthTrac is working with a coach who offers personalized health plans,

educational resources, encouragement and support, and collaborative goal-setting.

All of the members below have met their goals and have officially completed HealthTrac. But support does not end at the finish line! We understand that maintaining a positive lifestyle is key to creating and stewarding one of our most valuable resources, our health, so our healthcare team checks in with members to provide ongoing support and resources.