



How Sharing Members Can Manage Their HealthCare Expenses

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Liberty HealthShare members take an active role in their health. They learn what it means to be an excellent healthsharing member, and they become wise stewards of the resources of their sharing community.

Our SharePower, which is equal to the combined contributions of our members, is one resource that our members work together to protect, doing their part to reduce healthcare costs for themselves and their sharing community.



One of the most important ways our members, who are self-pay patients, protect our shared resources is to receive fair and reasonably priced medical care. However, with medical costs expected to continue to climb, we can expect that most providers, hospitals, and surgery centers may initially hand self-pay patients a bill for medical services above a fair price.

What options do health-sharing members have against a healthcare system that isn't friendly to self-pay patients?

How can healthsharing members stop this unfair, high medical bill practice from happening to them? What responsibility can our members take before a medical service is scheduled? What steps should a member take to negotiate with a medical provider?

Every healthcare experience is unique. Here are a few scenarios to help you partner with your healthcare teams to get fair pricing and quality health care for you and your family.

Learn what it means to be a healthsharing member.

When you chose to be a healthsharing member, you learned that healthsharing members are considered self-pay patients since they do not have health insurance. This means that you have the right and responsibility to ask for a self-pay discount.

If you are hesitant to ask for a discount before receiving medical care, you should know that health insurance companies do this all the time. They often only pay the negotiated rate for medical expenses.

The average individual doesn't know they have the right to advocate for themselves and ask for the same discounts and fair pricing.

Communicate with every provider and medical facility.

You have the right to ask every provider, medical center, and hospital if they will offer you a self-pay discount.

Here are the various ways to do this.

- Before scheduling a medical service, ask for a self-pay discount.
- Review your invoices to ensure that you received a self-pay discount.
- Ask your provider if they would like to bill your healthsharing community on your behalf.
- Decide how you and your provider will handle expenses while submitting a medical expense to your sharing community.

- Determine with your provider if you will make small payments on your bill while waiting for sharing to take place within your sharing community.
- Instill confidence in our sharing community by letting your provider know that Liberty HealthShare members share millions in medical expenses each month.
- Explain that Liberty HealthShare members have shared every eligible medical expense since its inception in 1995.
- Know your rights. If a hospital or provider explains that they need payment in advance, you still have the right to negotiate.
- Understand that some hospitals will ask for payment before a service is provided. This common practice is also requested of those who have traditional insurance. You may choose to pay the amount of your AUA as an example of a kind offering of early payment.
- Decide if you will pay cash for medical services at the time of your appointment.
- Choose how to handle smaller healthcare costs. Whether it's paying for a medical expense at the time of service or choosing not to submit expenses that are under a specific dollar amount, it's wise to manage more minor healthcare expenses to protect the resources of your sharing community.

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Always explain the benefits of working with HealthShare members.

Many providers realize the advantages of medical cost-sharing, and some providers are healthsharing members. Still, some health professionals will need to be introduced to the benefits of partnering with health-conscious healthsharing members.



Advantages in partnering with Healthsharing members.

Providers are happy to hear that their patients are engaged in their healthcare -- committed to living active, healthy lifestyles, improving patient outcomes for providers. Additionally, healthsharing members take care of the administrative burdens that take up time within a provider's busy schedule.

Our healthsharing community actively cares for themselves and others by sharing millions of dollars in medical expenses every month.

Plan for your healthcare

While you can't entirely plan for unexpected medical needs when they arise, you can consider how you will primarily manage your healthcare needs. You can choose when to schedule yearly medical care and how you will handle billing with your providers. Will you put away savings for an unexpected medical need? Will you wait to schedule a non-urgent medical service? Have you compared your medical service and providers for fair pricing?

Knowing the answers to these questions ahead of time will help you care for your health, save on medical costs and protect the resources of your sharing community.

Members can access a new resource [5 Steps to Take if You Need Surgery](#) available in their ShareBox. If you need surgery, knowing what steps to take before your surgery will help you be proactive and plan for a successful surgery.

We have a caring and powerful community. Our national community of healthsharing members care for themselves and others. For questions about resources that can help you manage your health care costs or your Liberty membership, you can give us a call at (855) 585-4237, and a member of our team will be happy to help you.



As a healthsharing member, it's vital to steward your health and make wise healthcare decisions for you and your family. To assist, we assess the tools and resources that will help our sharing community save on medical costs.

As a result, on June 1, 2021, the SavNet program will no longer be available to Liberty HealthShare members as it is no longer cost-effective for our sharing community.

Members have access to our other cost-saving resources, such as [HealthCare Bluebook](#), [Liberty TeleHealth](#), and our popular prescription savings program, [HealthShareRx](#).

As medication costs continue to rise in the US, you can reduce the cost of medications for you and your family by using HealthShareRx.

HealthShareRx partners with more than 64,000 pharmacies nationwide and offers savings on brand, generic medication, and over-the-counter medications. If you have an illness or emergency prescription need, you can receive discounts on short-term, acute medications for only \$5 for a 21-day supply.

If you have an ongoing health condition that you need to manage, HealthShareRx offers members with chronic health conditions savings on over 100 maintenance medications. Your prescription will be filled and sent directly to your home through USPS' safe, secure, trackable delivery.

The HealthShareRx membership also includes the Save On Diabetes program, available to members who have been diagnosed with Diabetes can receive free or reduced diabetic supplies and medications. Meters, testing strips, lancing devices, lancets, control solutions, medications, and other diabetic products may all be included.

Members also have access to the SaveOnPsych Program where you can pay only \$10 for up to a 90-day supply for anti-psychotic and anti-depressant medications. Use the LIBERTY10 code when you send in your prescription to HealthShareRx.

The HealthShareRx program link is available in your ShareBox. If you have additional questions about your prescription options, call HealthShareRx at 888-519-8188.

Updates to Liberty Telehealth Mobile App



We periodically update our cost-saving resources to ensure that you receive savings and support for your healthcare needs. With this in mind, we have upgraded our Liberty TeleHealth mobile app for our members. Below are the updated features for members using our Liberty TeleHealth mobile app.

Waiting Room: Patients will now enter a waiting room and if after 2 minutes, the provider does not answer the call to join the appt., the call will end. The member (patient) is then notified to select a different provider or the same provider of their choice.

Fee: A member is not charged until the encounter form is complete and signed.

Messages: Messages with your provider is now in chronological order.

Web compatibility: Liberty TeleHealth is now available on all web browsers

Remember, as an active Liberty HealthShare member, you are automatically eligible to enroll into our TeleHealth program, but you will need to sign up, even if you were enrolled in our past TeleHealth program. To get started with Liberty TeleHealth on your computer, begin by visiting the online portal at telehealth.libertyhealthshare.org or download the mobile app on Google Play or the Apple App Store.



How Life Coaching Can Improve Your Life

We all have times in our lives where we feel stuck. Whether it's a significant change or a small new habit that we want to develop in our lives, reaching a new goal can feel overwhelming at times.

We aren't meant to do life alone. We are called to assist one another. We asked guest contributor and Angie Diller, to share some specific areas where women and men might feel stuck and how a coach can help us make these changes in our lives.

As members of the Liberty HealthShare community, we are called to care for ourselves and our health. This action-oriented mentality can be applied to many areas of our lives. For instance, have you ever wanted to grow and improve in a specific areas, but felt unsure how to make that happen? Since becoming a Certified Professional life coach, I have found that most people are generally unaware of the ways life coaching can improve their lives.

Choosing to partner with a life coach can provide the accountability, empathy, and encouragement that you or someone you know needs to move forward in life.

Let's talk about some specific areas where people tend to benefit from coaching.

1. Health Goals

Many of us set health goals only to falter and be frustrated. Why does that happen? A coach can help you look at your goals and discuss the obstacles keeping you from moving forward.

Areas of focus can be:

- Weight management
- Healthy food choices
- Managing a chronic illness
- Developing an exercise routine
- Eliminating harmful habits

A coach can work with you to find resources, mentorships, and other partnerships to help you reach your health goals. He or she can offer accountability and encouragement along the way!

2. Career Changes

Many people feel unsatisfied with their jobs and want to make a change. A coach can help you make a plan, so you do not feel stressed and overwhelmed by deciding where to start.

We make career decisions at all ages and phases of life, such as:

- Graduating college or high school
- Holding a job for a long time and needing a change
- Retiring from one career and moving on to something different
- Entering the workforce after being out of it for a time
- Being a recent hire and finding the job is not what you expected

We may know our areas of interest, gifting, and skill, but we still might need help navigating the options as we determine what we really do or don't want to do as a career. A coach has tools to help you find the best path for you.

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3. Relationship Growth

Relationships are a huge part of our lives. Sometimes, we need a little help looking within ourselves to discover what we are looking for in dating, marriage, family, friend, or co-working relationships.

A coach can help you identify problem areas in your relationships and will work with you to define and implement an improvement plan.

Some examples of where a coach can help are:

- Making your current relationship more joyful and fun
- Improving your marriage
- Getting over an ex-romantic partner
- Dealing with a frustrating coworker
- Working with a boss who is either overbearing or overly passive
- Developing new, healthier patterns with family members

Coaching does not address past trauma or replace relationship/couples therapy. However, it can provide the tools you need to move forward in a practical way. A coach is like a personal trainer for your relationships!

4. Spiritual Life

Our spiritual walk is often not as straightforward as we wish it were. Though God never leaves us, at times, He can feel far away. A coach can help you identify possible reasons why your spiritual life is not what it could be.

Areas of focus could be:

- Struggles with a particular sin
- General apathy toward God
- Being hurt by another believer or church body
- Lack of confidence in who God made you to be

A coach can help you talk through this and meet you where you are. He or she can then help you envision where you would like to be spiritually and develop some practical steps to improve your connection to and relationship with God.

5. Personal Development

You may have personal aspirations outside of the areas listed above.

This could include any of the following:

- Writing a book
- Learning an instrument
- Finding a hobby you enjoy
- Developing certain character traits such as patience, gentleness, generosity, etc.
- Learning to be more adventurous
- Learning to be more disciplined
- Finding purpose in your life

All these goals are wonderful, but many of us get stuck and lose the momentum needed to make them happen. A coach can offer support and help you find the focus you need to move forward with your personal growth.



Taking the Next Step

Each of the above areas are important, so it's no wonder we get frustrated when we feel we aren't where we want to be. The reality is, it's hard to get "unstuck." But it is possible! Is there a magic answer or standard that works for everyone? Of course not. We are all so different that one person's path will not look the same as someone else's. Thankfully, a life coach is trained to help you find the best path forward and move closer to your goals!

Angie Diller is a Liberty HealthShare member and Certified Professional Life Coach who lives in the northeast United States. For more information, you can visit her website at angiediller.com.

You can also learn about our [HealthTrac program](#) at Liberty HealthShare. We offer potential sharing members who have certain pre-existing conditions access to a HealthTrac (health) coach. Provisional members receive one-on-one coaching calls, personalized health plans, educational resources, a supportive environment and collaborative goal-setting.



5 Prayers to Pray

In celebration of National Day of Prayer this May, here are five prayers that you can pray as you draw near to God and pray for yourself, your friends, and your family.

Prayer for peace

Dear Lord,

The world can be overwhelming. When I'm filled with frustration, grief and sadness at what I see and hear in our world, help me to remember that you watch over all people and that you are in control. You have conquered the world! Give me strength for today, and let your word encourage my heart and keep me in peace.

Prayer for wisdom

Dear Lord,

You created me and know my innermost being. You know my questions and that I'm not sure what decision to make and which path ahead to take. You are the source of all wisdom and knowledge, and you know the good plans you have for me. I ask that you guide me with your perfect wisdom and give me peace.

Prayer for health

Dear Lord,

Thank you for the gift of my body. I'm thankful for what it enables me to do. Please help me to make wise choices that will keep me at my healthiest. Strengthen my hands to do the work you have given me to do, enlarge my heart to love others, and fill my mind with your healing word.

Prayer for others

Dear Lord,

Today, I remember and pray for the millions of people around the world who suffer. I ask that they receive the care and resources they need to be healthy and whole. I pray they have a friend who will sit with them and community to lift them. May they feel seen, known, and loved by you, the creator of Heaven and Earth.

Prayer for salvation

Dear Jesus,

I come to you, realizing that I need the salvation that you offered to each of us through your death and resurrection. I confess my sins to you, and I repent. Thank you for granting me the salvation that you came to Earth to give. There is now nothing that can separate me from your love. May I cling to you and your promises for me, forever. Amen



Liberty HealthShare Member: Greg O.

My name is Greg, and I have been a voice actor for 43 years.

I chose Liberty HealthShare in 2017 while I was looking for a new primary care physician. When I found my new physician, he gave me a brochure for Liberty HealthShare. I became a member of Liberty HealthShare on August 1st, 2017.

One Labor Day weekend, I ruptured my right quadricep tendon, where I experienced pain I'd never felt before in my life.

When it came time for me to reach out to Liberty HealthShare, every single person I spoke to could not have possibly been more helpful, patient, kind, and caring. It was the easiest time I've ever had dealing with any type of healthcare company.

Liberty HealthShare is a caring community of like-minded people that are sharing together for the welfare of all.

I knew without any question that I was on the path to recovery and made the right decision in 2017 by becoming a member of Liberty HealthShare.

“Becoming a Member was the Right Decision”



MEET ABBY

RECRUITING
COORDINATOR, HR

“LET ALL THAT YOU DO BE
DONE IN LOVE.” 1 CORINTHIANS 16:14



Employee Spotlight: Meet Abby F.

This month, we are excited to introduce you to Abby F., our Recruiting Coordinator, and Payroll Assistant at Liberty HealthShare.

Abby joined the Liberty HealthShare family just over two years ago. She loves working with people and she feels that HR is one of the best careers to work with individuals and help them grow.

“I love to work with people, so I majored in Communications in college, and I always felt HR was one of the best fields to go into to create relationships with employees and be able to assist in the development of the individuals.”

Motivated, compassionate, and encouraging are three words Abby chose to describe Liberty HealthShare and her experience working at our healthsharing ministry.

Abby enjoys finding employees who are dedicated to living our Liberty HealthShare’s mission and values while being excellent advocates for our members. “One of the most important aspects to me is the opportunity for advancement at Liberty HealthShare,” she said. Her favorite scripture is 1 Corinthians 16:14, “Let all that you do be done in love.”

When Abby is not at work, she loves to spend time with family and friends. She has also resurrected her love for reading books, which now takes up a lot of her free time!

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 have completed their [HealthTrac](#) journey in April!

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 April’s graduates had to say about the program and their coaches:

“Thank you. My coach Robin was great!” Dianne R.

“I am so grateful for Neha Hasan, my health coach. She stayed on top of things to be sure I was obtaining my health goals, and I did. Thanks, Neha and Liberty HealthShare!” Lynda H.

“It was nice to have Coach Jenna keeping me accountable to the goals I set for myself. Thank you for your support and encouragement.” Nicole D.

“The help I received enabled me to adjust lifestyle habits and ultimately lowering my blood pressure. Thank you!” Pat K.

“I appreciate this holistic approach through Liberty. My coaches, Jenna and Cindy, helped provide data-based health information selected especially for me. They also offered an objective view with a larger perspective to help me move beyond unconscious personal assumptions and behavioral patterns toward greater physical health. I’m grateful for the opportunity. Thank you!” Paula M.

Congratulations:

Anthony Chu, Dianne Russell, Donna Blatt, Edward Maki, EmmaKate Sledge, Giselle Guerrero, John Cleveland, Jonathan Immke, Kelli Toering, Laura Reihing, Lorraine Bratton, Lynda Helton, Michael Muto, Nicole Delprato, Pat Karns, Patty Ward, Paula Manor, Rod Tayler, Sam McLeod, Stacey Barker

HealthTrac offers provisional membership and coaching to those who are motivated to make healthy lifestyle changes and want to 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.

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.

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.

APRIL SHAREPOWER

Together in Health



SharePower Received:
\$27,494,121

Medical Expenses Shared:
\$27,320,301

Medical Expenses Received:
\$31,281,018

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.

Contact Information

ADDRESS:
4845 Fulton Dr. NW, Canton,
OH 44718

NUMBER:
855-585-4237

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



IMPORTANT MEMBER NOTICE

Monthly share auto payment capture
date change



Beginning in June, monthly share auto-payments will be captured on the 1st of every month.

Members who choose to manually pay their shares at the beginning of each month should deselect the auto-pay option in the "Funding" tab of the Membership section in ShareBox. Members will then need to approve their share payment each month within their [ShareBox](#).

