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Balance Bills: How to Protect Yourself and Your Sharing Community

As a member of a healthsharing ministry, it's essential to educate yourself on how healthsharing works and how to partner with your provider and medical facilities effectively.

As a self-pay patient who negotiates fair prices for medical services, it's vital that you take the proper actions before receiving care. Communicating with your provider, receiving a discount for services, and planning how to handle your medical expenses while you wait for community sharing can reduce the possibility of your provider balance billing you.

However, if you receive a 'balance bill' from your provider, you need to know what a balance bill is and how to handle them.

A balance bill is an amount 'leftover' on your account after a fair and reasonable payment for your medical expense was shared by your fellow healthsharing members.

When this happens, likely, a fair price discount was not discussed or given before receiving medical treatment, procedure, or care.



How Will You Know If You Have Been Balanced Bill?

You will see that you have been balanced billed by a provider or hospital if you receive a bill requesting an additional amount for a medical expense after a portion of it was previously 'shared by members.' Reviewing your expenses in [ShareBox](#) will help you be informed of your responsibility as a sharing member and help you understand where your submitted expense is in the sharing process.

When it comes to sharing medical costs, a balance bill delays the sharing timeline for all members, as time and resources are spent. Negotiating with a provider takes additional time.

If you believe that you have been balanced billed, **call us at (855) 585-4237**. We will review your situation and send your expense to our partner, Medical Cost Savings Solutions (MCS), who negotiates with providers and hospitals to reduce healthcare costs for your sharing community.

Once an agreement is reached, MCS sends your expense back to us, and it continues to go through our processing steps for any additional sharing. It is every member's responsibility to ask for a fair price for medical services, as it is essential to remember as we are a community-focused, healthsharing ministry.

Our goal is to serve our members to the best of our ability, and it is our members' duty to continue to uplift one another.

You can do this by taking our advice on communicating with your providers to ensure you receive fair pricing and offer your fellow members encouragement and suggestions to steward our shared resources responsibly.



A Flexible Way to Care for Your Health



Our innovative, Liberty TeleHealth program is a flexible way to care for you and your family's unique healthcare needs.

As a Liberty HealthShare member, you are already automatically enrolled; you only need to create an account to get started. It's simple to use and a safe alternative to receiving in-office doctor care.

If you aren't familiar with telehealth medicine, you may wonder what types of health conditions can be treated with telehealth medicine. Common ailments including colds or persistent cough, sore throat, rash, nausea, vomiting, diarrhea, constipation, earache, indigestion, COVID-19, headaches, and more are often treated during a telehealth visit.

Time and money spent driving to an appointment can be saved by seeing a provider using your mobile device or desktop. Remote healthcare visits can reduce time off from work and reduce your exposure to other illnesses.

Liberty TeleHealth also offers customizable features to ensure you receive specialized care. Some of these features include the ability to search for providers near you, invite your doctor, and build a preferred provider list for easy access to your favorite physicians. If you have a visible condition, you can even share a photo with your provider during a telehealth visit. All of these reduce the time needed to manage your health.

As a healthsharing community, we understand the importance of wisely stewarding our health and financial resources. Using Liberty TeleHealth is another way to reduce the sharing community's overall expenses and help preserve SharePower.
(continue on page 4)...

Because you are a Liberty HealthShare member, until you meet your Annual Unshared Amount (AUA), your eligible telehealth visits are only \$40 for primary care and \$100 for specialty care. You can submit your eligible telehealth expense via ShareBox, just like any other expense, for a simple sharing process.

Using cost-savings programs strengthens our community's shared resources, ensuring we are here for each other now and in the future.

To get started with Liberty TeleHealth on your computer, visit the online portal at telehealth.libertyhealthshare.org or download our mobile app from the Apple app store or Google Play store.

**MARCH
SHAREPOWER**

Together in Health



SharePower Received:
\$ 28,873,803

Medical Expenses Shared:
\$ 29,013,299

Medical Expenses Received:
\$ 34,756,980

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](#).

Positive Mindset Tips to Inspire You and Support Your Health



To be at your healthiest, taking actionable steps towards living a healthy lifestyle is essential. It is vital that you also prioritize maintaining a positive mindset to remain energized and motivated long-term.

Many of us forget to check in with ourselves and make time to do small things to boost our mood and outlook. Being healthy and happy includes more than simply exercising and eating a healthy diet - your mindset also contributes to your overall wellbeing.

We put together these positive mindset tips to inspire and support you as you pursue your health and lifestyle goals. **Surround yourself with positive people.** The relationships around us are very influential on our moods and decisions making. Take time to evaluate your relationships and how they serve you, and your progress towards achieving your future goals. Meaningful connections will allow you the space to express yourself during the high and lows of life.

It is essential to surround yourself with people who share a positive outlook on life to feel happier and supported when you need it. Between work, family life, and other obligations, it can be hard to make time to connect with your friends and family.

Try simple actions such as making mindful attempts to talk to a loved one once a week or planning one day a month to socialize. **(continue to page 6)...**

Reflect and show gratitude. Expressing daily gratitude can uplift your mood and help you shape a positive perspective, even in challenging situations. Be intentional with your time and block out a few minutes of your day to reflect on what is important to you and what you can be grateful for. You make progress through small, consistent actions. Reflecting on your daily wins, struggles, and how you feel can help you relieve stress and organize your thoughts to maintain a clear, healthy mindset.

Remember, comparison is the thief of joy. Many of us use social media to keep up with loved ones, professional networking, social support, or staying informed but being tuned in online constantly can take its toll on our mental wellbeing.

Social platforms allow us to see short snippets into others' lives and many users share their most joyous moments. It can be overwhelming as we compare our lives, progress, and successes to those of others. We may have negative thoughts about ourselves and lowered self-esteem if we review our social accounts and believe we are falling behind on our journey. Although it is great to celebrate the accomplishments of others online, no two people are the same. Protect your mental peace by taking the time to unplug daily.

Celebrate your achievements, no matter how small or significant, and take comfort in the fact that your journey is personal and unique to you.

Spend time enjoying a hobby. As we move into warmer weather, picking up a new hobby can support your mental wellbeing, the same way exercise supports your physical wellbeing.

According to the USDA, there are many mental wellness benefits associated with being outside; some of these benefits include lower risk of depression and faster stress recovery. Studies have shown that being outside can also restore and strengthen our mindset by increasing our ability to focus and attention. Try a springtime hobby like gardening, daily prayer walks, outdoor yoga, biking or golfing.

Give back to your community. As a member of a community-focused healthsharing ministry, you have the opportunity to give and support others in times of need. Giving back is shown to increase our moods and uplift our spirits, and there are so many ways to give back. You can support your healthsharing community by praying for your fellow members through PrayerBox, found in your ShareBox. You can also make efforts to help protect our shared resources by making wise healthcare decisions and using the cost-saving resources provided to you by Liberty HealthShare.

You can also support your local community through small acts of kindness that will help those around you and be powerful for your mindset.

Donate to a food pantry, walk dogs at your local dog shelter, volunteer at your church, write letters to seniors in nursing homes, or simply pray and uplift others. Contributing to something bigger than yourself will help you feel happier and more fulfilled.

With patience and practice, you can shape your daily thoughts to support your health. Be kind to yourself and take daily actions to train your brain to increase your happiness and physical and mental wellbeing.

USDA link: <https://www.fs.usda.gov/features/wellness-benefits-great-outdoors>

Better Is One Day With God

One day with God is better than 1000 days without Him. We have a choice to make for our families and ourselves. While it's not popular, God asks us to choose him first. Every day seek God. The Psalmist wrote it this way:

A single day in your courts is better than a thousand anywhere else! I would rather be a gatekeeper in the house of my God than live the good life in the homes of the wicked. Psalm 84:10 NLT

As long as we live on this planet, there will be challenges, heartaches, and disappointments that threaten to steal our joy. Thankfully there will most likely also be days of peace and even happiness. Through it all, it is far better to be connected with God daily. For the Psalmist, he was willing to be a gatekeeper just to stay close to God.

We stay close to Him through prayer, fasting, reading the Bible, and putting ourselves in places of corporate worship with people of faith. Open up your heart, life, relationships, vocation, and allow God to be a vital part of your life. This will keep you connected to Him and His house. For us, His house is His presence in our lives daily.

A single day in your courts is better than a thousand anywhere else! I would rather be a gatekeeper in the house of my God than live the good life in the homes of the wicked. Psalm 84:10 NLT

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.



Liberty HealthShare Member: Nicolette K.

Hi, I'm Nicolette, founder of the Seeds of Mustard Ministries. Me and my husband, George, have been Liberty HealthShare members for almost four years.

Once we transitioned from working in high-paying jobs to ministry and reducing our salaries, we looked into our healthcare options and learned about healthsharing at Liberty HealthShare. We decided to go with healthsharing because it is practical, and it made sense for us from a financial standpoint. Initially, I was with another healthsharing organization.

That organization did not share into preventive care, and I believe preventive care is what keeps us healthy. Liberty HealthShare members also believe in preventative care and share into one another's preventive care and their community's health. We knew this is where we needed to be.

We also believe in living in a Christian community, like the church in Acts, and sharing with those in need. All of these things combined made healthsharing a really good fit for us.

At first, we just used our healthsharing program for wellness visits. And then, in December of 2019, I developed dry eyes and needed to see several doctors. Liberty Healthshare members shared all of the medical costs. I am thankful when others share with me, and I want to share medical expenses with others.

I enjoy being in a community with like-minded, health-conscious people that want to help each other, keep costs low and pray for one another.



**MEET
CHA'MARI B.**

**PROVIDER & MEMBER
SERVICES TEAM LEADS**

**"LIBERTY HEALTHSHARE HAS BEEN
SUCH A BLESSING IN MY LIFE!"**



Employee Spotlight: Meet Cha'Mari B.

This month we are happy to introduce to you one of our Provider and Member Services Team Leads, Cha'Mari B.

Cha'Mari brings value to our healthsharing community each day. She helps our members and providers understand Liberty HealthShare's unique processes while also supporting her coworkers. She goes above and beyond to serve our ministry, "Liberty HealthShare has been such a blessing in my life," she said.

Cha'Mari joined the Liberty HealthShare family in 2018.

After taking a short leave in 2019 to care for her family, she rejoined Liberty HealthShare last year with her mission to give the best care to our members. "My favorite thing to do for our members is to resolve their issues and provide great customer service. Members I work with are happy when we are done talking, and that is an amazing feeling," Cha'Mari said. Our staff genuinely cares about our members' wellbeing and their unique situations.

Faithful, caring, and passionate are three words Cha'Mari chose to describe Liberty HealthShare. From helping our members and providers to receiving her title as Team Lead, she feels truly blessed!

Her favorite scripture is Proverbs 3:5-6, *Trust in the LORD with all your heart and lean not on your understanding; in all your ways, submit to him, and he will make your paths straight.*

Outside of her role at Liberty HealthShare, Cha'Mari enjoys spending time with her daughter or reading a good book.

At Liberty HealthShare, our team encourages and supports one another to all do our best for our members. Make sure to check back next month to get to know another member of our team!

Congratulations HealthTrac Members!

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

"When I was first told I had to meet with a health coach, I was not that excited. However, after this experience I would recommend it to everyone. I am on a healthier track because of time spent with my health coach. Thanks Liberty HealthShare!" Gennarino D.

"Thank you for inspiring me to achieve my weight loss goals." Janet B.

"I enjoyed working with Amy Reinhardt. She did a great job helping me stay/keep on a healthy direction with my long term Heath goals." Joe C.

"Thank you, LibertyHealthShare, I am appreciative of the opportunity to be a part of this community and will do my part to maintain its strength and health." Sheryl O.

"Never hurts to have a health coach to hit one's goals. Thanks to Sherry Thacker, I lowered my blood pressure and lost 11 pounds in 90 days or so. If I can do it, so can you! God bless!" Thomas W.

"Great program!" Tim M.

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.

All of the members above 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.



TAX Reminder

Members of HealthCare Sharing Ministries are exempt from individual state mandates.

Please refer to your state's tax information for details.



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.

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/>

