Liberty HealthShare January 2021 Newsletter







YEAR IN REVIEW AT LIBERTY HEALTHSHARE

As we enter a New Year, we are reflecting on the improvements we made together in spite of the challenges we faced last year. look forward to serving you and helping you care for your health in 2021...

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SHARING GUIDELINES CHANGES: HOW THEY HELP OUR SHARING COMMUNITY

Our 2021 guidelines ensure that we are helping our members steward their health and conserve the shared resources of our sharing community and ministry...

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NAVIGATING MEDICARE AND YOUR LIBERTY HEALTHSHARE MEMBERSHIP

We are here to support you through all phases of your healthcare needs.

This includes when you meet the requirements for Medicare...

READ NOW



UPDATES ARE COMING TO LIBERTY HEALTHSHARE'S SHAREBOX

We aim to continually improve our service to you. We listened to you and we will soon be updating the medical expense area in ShareBox...

READ NOW



LHS SPOTLIGHT: MEET DANIELLE

Danielle supports our members who have a serious diagnosis and helps them navigate their healthsharing membership by offering resources and assistance...

READ NOW



RESET YOUR GOALS FOR THE NEW YEAR

If you want to set goals for yourself this year, here are a few new ways to think about personal goals that can keep you motivated all year...

READ NOW



WHAT THE 'DIVINE YES' MEANS FOR US AS CHRISTIANS

Pastor Wes Humble talked to us about what it means to follow God and His word through uncertain times...

READ NOW



2020 TAX INFORMATION FOR HEALTHSHARING MEMBERS

Here's what Liberty HealthShare members need to know about the 2020 tax year...

READ NOW





SIGN UP











SHARE YOUR PRAYER REQUESTS

Leave your prayer request in your Prayerbox located in your ShareBox and our ministry team will pray for you...

VISIT NOW

CONGRATULATIONS HEALTHTRAC MEMBERS

Join us in congratulating these members!
They have met their health goals and
have successfully completed
our HealthTrac program in December...

READ NOW

As a Liberty HealthShare member, you are a part of a community of people who believe in the power of caring for another through the Christian value of sharing. This concept is simple, but incredibly powerful.

HOW DOES SHARING WORK?



YOUR LIBERTY MEMBERSHIP

Important information and updates

MEMBER SERVICES

If you need member services support at this time, we encourage you to use ShareBox or email as the primary means to communicate. We promise to ensure your inquiry is addressed, but it may take a little longer due to our temporary 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.

SHAREBOX

The latest information regarding any sharing questions can be found via your personal ShareBox.

MEMBER PAYMENTS

All monthly shares should be sent via ShareBox. At this time, please do not come to our offices to submit your monthly share; instead, mail your monthly share to the following address: Payee: Gospel Light DBA Liberty HealthShare

Payment Address: PO Box 771972, Detroit, Michigan 48277-1972



YOUR SHAREBOX

How to update your membership

It's important to keep your membership information, such as your address and contact information, upto-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.

You received this email because you subscribed to our list. You can unsubscribe at any time.

Liberty HealthShare 4845 Fulton Dr. NW, Canton, OH 44718 855-585-4237





2020 Year in Review: Liberty HealthShare

January 14th, 2021

Although 2020 was a trying year for our nation, at Liberty HealthShare we were blessed to be able to continue to serve our members with the support of our healthsharing community. As we enter the New Year, we are reflecting on the improvements we made together in spite of the challenges we faced together.

Improved Our Service to You

At the beginning of 2020, it was our goal to continually improve our customer service and serve each of our members at the highest level. We listened to our members through our member survey and other channels and gained valuable insights to help us improve in areas such as bill processing and communication.

Additionally, we made significant strides, reducing our call volumes, streamlining our processes and equipping our staff to best serve you.

Offered You Expert Advice

We set up an advisory council and our regular meetings helped us review member concerns and create solutions to strengthen our sharing community and improve our communication to you.

Helped You Become a Good HealthSharing Member

We created in-depth educational videos to explain the processes at Liberty
HealthShare and help you get the most value from your healthsharing membership.

Served our Staff and Our Members during the Pandemic

As COVID-19 unexpectedly affected our country and communities, we quickly implemented numerous practices to ensure the health and safety of our staff. This allowed us as an essential business to provide the best care for our employees so

that they could continue serving our members in times of need. We monitored ongoing developments and safety information related to COVID-19 and offered our members educational articles and town-hall events with expert advice to help you and your families stay safe.

Provided a Way for You to Help Others During COVID-19

We created our iShare initiative, where members could donate funds to help those in our community who are experiencing hardship during COVID-19. We would like to thank those of you who have donated and supported our collective community.

Added Safe, Cost Saving Resources for You and Your Family

Our Liberty TeleHealth program was launched in 2020 to help our healthsharing members save more on healthcare visits, while they receive healthcare from the safety and comfort of their homes.

Created a New Program for HealthSharing Members

We also created and launched a new program, Liberty Select, to help healthy individuals continue to participate in healthsharing with a lower share amount.

Helped Members Share into One Another's Medical Expenses

Most importantly, we fulfilled our purpose of serving our community by helping our members share into each other's lives and medical expenses.

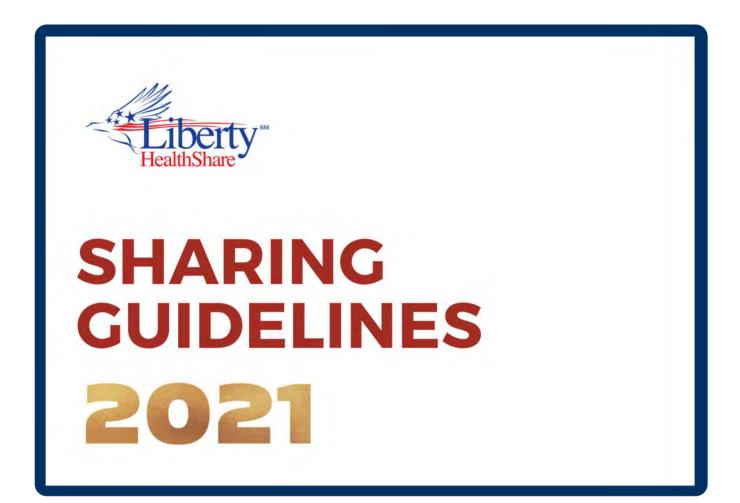
This couldn't be done without each of you as you make wise decisions to steward your health and your healthsharing community's collective resources. Remembering to use cost-saving tools, such as Healthcare Bluebook keeps our sharing community healthy and strong.

As always, if you have questions about an expense, it helps your sharing community and keeps our member's sharing times moving forward when you contact us as soon as possible.

We look forward to continuing to care for you in 2021. Thank you for your continued support.

2021 Sharing Guidelines Changes

January 14th, 2021



Every year we review and assess our Sharing Guidelines to ensure we are helping our community to conserve our shared resources and make necessary changes to meet the needs of our member community.

This year, Liberty HealthShare has determined that the following guideline changes will help our members steward their health and enjoy the option of healthsharing.

Chiropractic Treatment Guideline

We are proud that Liberty HealthShare is one of the few healthsharing ministries

where members share into one another's chiropractic care. The following chiropractic guidelines are **effective March 1, 2021**.

- Up to 12 visits per membership year may be eligible for sharing.
- Up to \$75 per visit may be eligible for sharing.
- Chiropractic visits are subject to the AUA.
- Any medical service performed by a chiropractor will count toward total eligible visits.
- Prenotification will be required for eligibility for more than 12 chiropractic visits.

How the changes help our sharing members: Because the cost and length of treatment can vary widely for chiropractic care, this updated guideline provides continued sharing eligibility in chiropractic care for our healthsharing community, while helping to ensure associated expenses are reasonable.

Wellness Screening and Wellness Visits

Preventative care is important for good health and our sharing community is committed to helping our members care for their health. The following wellness guidelines are **effective March 1, 2021**.

Wellness Visit

- After the first two months of membership, an annual preventative wellness visit and related lab work for which there are no medical symptoms or diagnosis in advance are eligible for sharing.
- Preventative visits are eligible for sharing, up to a maximum of \$400 of the fair and reasonable charges.
- Well baby visits including immunizations are eligible for sharing within the first 13 months after birth and NOT subject to the AUA or the twomonth waiting period.
- Any new condition based on symptoms discussed during your preventative wellness visit and any additional diagnostics or labs that are ordered to determine treatment are shareable according to LHS guidelines and ARE

- subject to the AUA.
- **Liberty Select Program Exception**: Wellness visit, related lab work and preventative screenings are eligible for sharing up to a maximum of \$400 per membership year and NOT subject to the AUA.

Wellness Screenings

The following preventative screenings are NOT subject to the AUA:

- Screening pap smears are eligible for sharing once every year.
- Screening mammograms, PSA tests, and **Cologard**® are eligible for sharing once every two years up to and including age forty-nine (49).
- Screening mammograms, PSA tests, and **Cologard**® are eligible for sharing once every year for members fifty (50) years of age and older.

The following screenings are eligible for sharing and ARE subject to the AUA:

- Screening colonoscopies and bone density screenings.
- Ultrasound/MRI/Thermogram screening conducted in lieu of a screening mammogram.
- All diagnostic screenings.
- **Liberty Select Program Exception**: Preventative screenings are eligible for sharing and **included** in the \$400 maximum per membership year for wellness visit, related lab work and screenings and NOT subject to the AUA.

How these changes help our sharing members: Liberty HealthShare supports the health of our members by offering wellness and preventative care for sharing per our sharing guidelines. Wellness screenings are not subject to your AUA to allow you to receive cost-effective, preventative care. To protect our collective resources, some screenings will be subject to your AUA and remain shareable at a maximum cost.

Maternity

Our Liberty HealthShare community is committed to supporting the health and well-being of our growing families. The following maternity guidelines are effective March 1 2021.

- Mothers who have been a Sharing Member for at least six consecutive months prior to conception are eligible for sharing maternity expenses. (For new members effective March 1, 2021 and beyond).
- Maternity sharing is limited to \$125,000 per pregnancy (whether for a single or multiple birth pregnancy) and subject to the Annual Unshared Amount (AUA).

Eligible maternity expenses include:

- Physician care, hospital or birthing center admission, or home delivery accompanied by a certified midwife or physician.
- Delivery by caesarean section that is medically necessary as determined by a physician.
- Maternity expenses with a natural delivery but with complications that threaten the life of the mother or infant and requiring care or services not normally rendered at the time of delivery.
- Lactation consultation is limited to two (2) post-partum visits in hospital.

Newborn expenses

- Medical expenses for a newborn, circumcisions, congenital birth defects, and/or complications at the time of delivery, including but not limited to, premature birth, are treated as a separate incident, may be eligible for sharing and are subject to the AUA.
- Neonatal Intensive Care Unit stays for newborns must be reported to the Prenotification department within 48 hours following admission.
- The newborn must be added as a member within 30 days of the birth for eligible medical expenses to be shared.

Doula Services are NOT eligible for sharing.

Liberty Select Program Exception: Maternity expenses are not eligible for sharing for Liberty Select Members.

How these changes help our sharing members: Members are eligible for maternity expenses after they have been a sharing member for at least 6 months. This ensures that our sharing members are actively giving and receiving in their sharing

community. Fair and reasonable expenses are shared per pregnancy, and incidents at the time of delivery may be eligible for sharing to support our maternity members.

It is important for our members to stay current with our most up-to-date Sharing Guidelines to be a good healthsharing member and active within our community. The guidelines referenced above are a condensed version and our Sharing

Guidelines can be found on our website at LibertyHealthShare.org.

We value your membership and continued participation in our ministry.

Navigating Medicare and Your Liberty HealthShare Membership

January 14th, 2021



Your Liberty HealthShare community is here to support you through all phases of your healthcare needs. This includes when you meet the requirements for Medicare.

If you will soon meet or have already met the requirements for Medicare, it is important to know how Medicare enrollment works with your Liberty HealthShare membership.

Here's how healthsharing at Liberty HealthShare works for Medicare members.

Once a Liberty HealthShare member, who also has Medicare, sees their provider, they first submit their medical expenses to Medicare.

After an expense has been processed by Medicare, if there is a remaining balance, a member can then submit the eligible expense (along with a copy of Medicare's explanation form) to their healthsharing sharing community through ShareBox.

Our sharing community shares into the remaining cost of our member's submitted expense according to our Sharing Guidelines and subject to the member's program level and Annual Unshared Amount (AUA). Please always keep in mind, you should submit your medical expenses to Medicare prior to submitting your expenses to your healthsharing community.

Liberty HealthShare will share into the percentage of our member's eligible medical expenses that Medicare does pay, per our Sharing Guidelines. For sharing members who have chosen to opt-out of Medicare, under these circumstances, you are responsible for the amount Medicare would have paid.

We always encourage our members to familiarize themselves with our Sharing Guidelines to ensure you receive the most value from your membership as an active member within our healthsharing community. If you currently have a form of health insurance, including Medicare, please email your name, member ID number, and your insurance provider's information to info@libertvhealthshare.org.

Liberty HealthShare exists to help our members share into each other's lives by lessening the burden of one another's eligible medical costs. We support our members through various seasons of life. If you have any questions about Medicare and your Liberty HealthShare membership, one of our team members will be happy to assist you at 855-585-4237.

ShareBox Updates Coming Soon

January 14th, 2021



ShareBox is your most valuable tool as a member and we are always looking for ways to improve the member experience. We will be making some improvements to ShareBox in the coming weeks and these updates will a ect two areas within the Medical Expense tab in ShareBox.

The first update will be an enhanced medical expense view. Member submitted expenses and bills will feature a drop down menu. On a submitted expense, members will be able to see these for each expense submitted:

• Provider or medical facility

- Charged amount
- Member paid amount
- Expense number
- Date of service
- Bill status
- Member information
- Reason for visit
- Accident/occupational information

The second update will change some of the medical bill statuses, which are intended to provide clearer information regarding bill processing. Beginning in February, members will see a maintenance message while this update takes place in ShareBox. Updates will occur at various times during the month and any outages are expected to be minimal.

Once the update is complete, members will see for each medical bill resulting from a submitted expense:

- Provider or medical facility
- Charged amount
- Shareable amount
- Member responsibility
- Bill number
- · Date of service
- Processing status

Additional details will be viewable, such as:

- Member amount paid
- Repriced amount
- AUA amount
- Ineligible amount
- · Amount shared

- Check number
- Created date
- Shared date

These ShareBox updates will provide members with additional information regarding medical expenses and where expenses are in the sharing process.

Please expect to receive an email explaining these ShareBox updates and new statuses in more detail soon.

Employee Spotlight: Meet Danielle H.

January 14th, 2021



Every month we share a story about one of the many great people that we have here at Liberty HealthShare. We are committed to serving our members and our employees work toward this mission daily to ensure our members are able to share into each other's lives.

For the month of January, we are excited to introduce you to Danielle H., who works in our Provider Relations Department as a Member Facilitator. She enjoys working with our members and finds it very rewarding to be able to listen to their stories and offer encouragement.

In her role, Danielle supports our members who have a serious diagnosis such as cancer. She helps them navigate their healthsharing membership by offering

resources and assistance with their treatments. She also works with providers to help our members receive the treatment and care they need. "I truly enjoy talking to our members and getting to know them on a personal level", Danielle said.

Danielle's favorite scripture is John 16:33 "I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world".

Outside of her role at Liberty HealthShare, Danielle spends time at home with her husband and three boys, who are 18, 15, and 11. They enjoy watching sports on television or participating in sports-related activities together.

Here at Liberty HealthShare, our team cares deeply about our healthsharing community and we enjoy being here to serve you and your family. Make sure to check back next month to get to know another member of our team!

Goal Setting Tips for the New Year

January 14th, 2021



Goal Setting Tips for the New Year

Like many others, you may be considering setting new goals for 2021. While new goals at the beginning of the year can motivate you, you can also easily lose momentum if the goals you set don't continue to motivate you past February.

This year, we encourage you to take time to assess your needs and set fresh, personal goals that energize you. When we create goals that are unique to us, we are more motivated to stick with them, even in trying times.

Here are a few ideas for setting goals in the New Year

Consider a theme-based goal

If you want to do something this New Year, but don't have a specific goal in mind that you want to reach, consider setting a theme-based goal. This type of goal can be freeing, especially for people who don't enjoy setting measurable goals. Choose an overarching theme you would like to reflect on this year and enjoy the freedom it offers you.

Choose a word for the year

Similar to a theme-based goal, choosing a word at the beginning of the year can clarify your goals and help you make intentional decisions throughout the entire year. There are many ways you can pick a word for the year, such as writing out a list of words that inspire you, reading scriptures that encourage you, or reflecting on changes that help you grow as a person.

Look at what's possible

When considering your goals, view your life from a larger lens. Ask yourself reflection questions that allow you to consider a goal that may have seemed impossible in past. Our healthsharing members looked past the constraints of traditional health insurance and caught a vision for what their healthcare could look like by being a part of a community that cares for one another.

Do more of what you enjoy

After 2020, we all need a year filled with more happiness, relaxation and fun. Don't stress so much over goal-setting that you forget to be mindful and enjoy the simple things, such as walking in nature, laughing with your children, and adding humor into your day. Consider making a list of activities or things you want to do this year that will make you happier and more emotionally fulfilled.

Think about how you can give to others

There's no better goal than to create meaningful goals that help others. Studies show that when we give, our happiness increases. Giving doesn't need to be stressful or time-consuming: we can give cheerfully out of the everyday resources we have. Whether you volunteer at your church, take a meal to a neighbor, teach a skill to a child, or offer help to a friend in need, your kindness to others transcends any goal you could set or achieve.

This year avoid overwhelming yourself with trying to do too many things at once.

build a life that makes you feel happy and fulfilled.

Assess your current lifestyle and set goals that inspire you and encourage you to

Saying Yes to God in Uncertain Times

January 14th, 2021



Wes Humble, Executive Director of Ministry and Community Relations, talked to us about 'The Divine Yes' and following the word of God through the most uncertain times.

What does a 'Divine Yes' mean?

One thing is certain for every person that is alive on this planet, there will be times of great uncertainty.

I've watched some people over the last year who have lost loved ones that were not supposed to die. They weren't old enough. They weren't sick enough. Yet, something happened that took their life unexpectedly.

Death, divorce, hate, abuse, neglect, contempt, anger or bitterness, personal attacks -- all these can leave us with a lot of pain and hurt. Sometimes we have no choice in the matter, but things happen to us and we are trusting God with our life.

E. Stanley Jones was a United Methodist missionary and when he came down to the last 14 months of his life, he had a pretty severe stroke. He lost the use of a lot of things that he had relied on, including one of his arms, and his daughter had to provide and care for him.

At the beginning of that 14 months, he said to her, "I can't die. I've got to finish this book."

Well, the book that he was writing turned out to be *The Divine Yes*. Even in the midst of his catastrophic situation and the loss of the ability to do things that have taken him all around the world, he was still saying yes to God. He was still saying a divine yes, even when his world had turned upside down.

'For all the promises of God find their yes in him. They find their yes in Christ.'

I've watched some very close friends, as I said, this past year, go through some real suffering. I've watched them wrestle with their faith. I've watched them ask questions and listen to them say, "Why did God let this happen? Where was God in all of this?" It's easy to do that.

In the word of God, there are men and women who experienced upheaval in their life. They were in trouble, but because they said yes to God and his plan, life took on a whole other round for them. They were blessed in many ways.

- I think of Noah responding with a divine yes to a God, who said, "Build this boat that nobody had ever seen the likes of when it's going to rain." And he didn't have all the answers. But it was a divine moment and a 'divine yes'.
- I think of Joseph in the Old Testament, who felt God saying to him as a young man, "You're going to do great things for me."
- I think sometimes of Elijah, the prophet, one of my personal favorites.
- I think of the 12 disciples.
- Jesus, of course, is our great model. If you don't think it bothered him, then you
 haven't read the scriptures.

I have a word for you today that I believe the Lord wants us all to hear. We are living in days of uncertainty. There's a lot of uncertainty in our capital. Even today, as I'm coming to you, there's uncertainty in states, there's uncertainty over Covid-19, there's uncertainty in your personal life.

What I believe with all of my heart is that God is still in charge and he's still in control. It may not look like it on the outside and life may not look like you and I want it to look. But he knows what's going on. He knows exactly where you are. And he knows how to help and sustain us through these great moments.

Keep saying yes.

Let God come near and close to you today. He loves you. And that's our word for you today.

Let me pray for you

Father, I thank you so much for the men and women and even children that may watch this along the way that are struggling with things. You know what people deal with. You know every person who will watch this and who will take it in, who will think about it, Lord, I pray that you would give us the courage to follow you, to not get discouraged, to not leave the trail that we are following when we follow you, but to say yes, to keep saying yes, the 'divine yes' for everything. Lord, all your promises are yes through you.

Thank you, Jesus for Liberty HealthShare, and I pray that this will be a great year of taking care of one another and helping one another as our members do through their physical needs. Lord, I just ask that you give us your presence throughout this year in our lives and in this ministry. In your name, I pray. Amen

Pastor Wes Humble, Executive Director of Ministry and Community Relations



2020 Tax Information for Healthcare Sharing Members

January 14th, 2021



As a member of a healthcare sharing ministry, please keep the below information in mind when filing your taxes this year.

Beginning with the 2019 tax year and beyond, per the IRS, the 1040 will not have the "Full-year health care coverage or exempt box". In addition, Form 8965 will no longer be used.

If you are filing for 2018 and prior tax years – the "Shared Responsibility Payment" requirement is still in effect.

appropriate forms, correctly and completely.

If you have lingering questions regarding your state and its health insurance mandate for the tax year 2020, please consult your local tax advisor for guidance on filing the

Congrats to Those Who Completed HealthTrac in November

December 17th, 2020



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

- "Thank you for the fantastic support!"
- "Loved the entire experience and the accountability. Feeling great!

- "Thanks to the Heath coaches for their friendliness and helpful information!"
- "So thankful for Heather! Very helpful coach."
- "Thanks to Andrea Wilson and Cindy Heslop in coaching me through Liberty Healthshare. I will continue to use their tips and keep on a course for good health!"
- "So Blessed to be part of the Liberty Healthshare family."
- "Thank you for your support and encouragement!"

Andi Rausch
Brian White
Cade Harris
Caitlan Hansen
Chelsea Faust
Cynthia Logsdon
David Ingram
Ellen Melton
Fran Hoh
Jeremy Burleson
Kathy K.
Margaret O'Neill
Maria Vicente
Melanie Wheeler
Nancy Skaggs
Pia Colombo
Rebecca Nichols
Robert Wilson
Robin Stech

Sandy Stano
Sean Bringhurst
Stefanie Ambrosini
Tami Sullivan
Thaddeus Spocum

<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.