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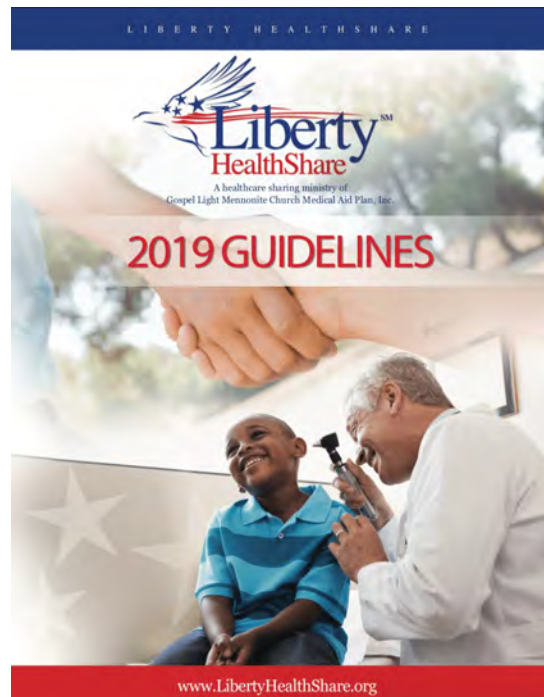
Learn About Liberty's Pre-Notification Process



We hope to give you the tools you need to live out the healthcare sharing mentality through your interactions with healthcare professionals and providers. Liberty's pre-notification process is one such tool.

[Read More](#)

Sharing Guidelines Changes Are Coming



We value your input as we regularly evaluate how we can best serve our members. Thank you to the many members who participated in this year's Member Advisory Vote. The associated changes to our Sharing Guidelines are going into effect February 1, so please check them out.

For your convenience, we have highlighted the changes for the 2019 Sharing Guidelines in the link below.

[Review Changes](#)

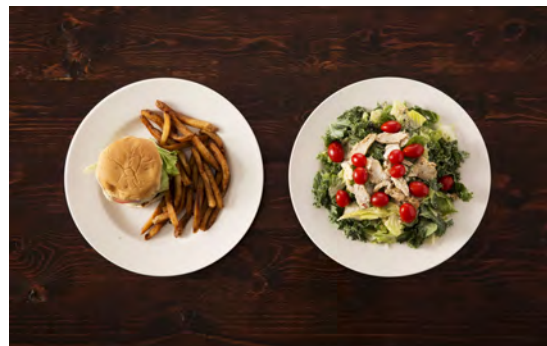
New ShareBox Coming February 1st



As part of our effort to improve our systems, we're excited to announce we are updating the ShareBox. This is the first time in five years since there has been a major change to the ShareBox system.

[Read More](#)

Diet vs. Lifestyle Changes



Anyone that has attempted to lose weight probably knows the world of dieting can be overwhelming. Fortunately, small adjustments to one's lifestyle can increase your chances of success.

[Read More](#)

Let us Pray for You



Don't forget that our Pastoral Care Team is standing by to pray for your prayer requests. Email them using the link provided. We want to pray for you and your requests.

Confess your sins to each other and pray for each other so that you may be healed. The earnest prayer of a righteous person has great power and produces wonderful results. (James 5:16 NLT)

– Wes Humble, Executive Director of Ministry and Community Relations

[Request Prayer](#)

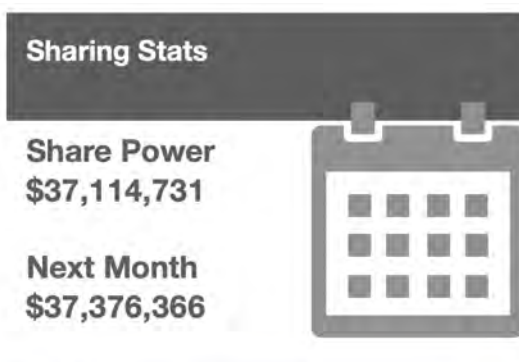
Liberty HealthShare 2019 -- Bigger, Better, Stronger



Larry reflects on the past 9 months of his leadership and lays out his plans for 2019.

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December



Thought of the Month

So be careful how you live. Don't live like fools, but like those who are wise. Make the most of every opportunity in these evil days. Don't act thoughtlessly, but understand what the Lord wants you to do. Ephesians 5:15-17 (NLT)

So watch your step. Use your head. Make the most of every

Total Needs

Eligible	\$37,114,731
Shared	\$37,114,731

chance you get. These are desperate times! Don't live carelessly, unthinkingly. Make sure you understand what the Master wants. Ephesians 5:15-17 (MSG)

These verses call us to examine ourselves spiritually and to live within the will and purposes of God.

The questions that we must ask ourselves in the first month of a new year are not about last year and our hits and misses. The questions must revolve around what we will do with this new year that we are in.

The Bible is more than just a book of advice. It is God's word and we need to understand that our lives must be lived according to the words found in the Bible if we are to be the people God created us to be. We must live according to His manual left for our guidance and direction.

You can choose to live without following God's word. You certainly have that right. But let me ask you, how are you doing without God? How is your life shaping up?

Here is an outline based on the above verses for you to follow as you process your life, direction, and priorities:

- Watch your step: Eagerly walk God's way. "So watch your step . . ."
- Weigh your opportunities. Exercise good judgment. "Use your head . . ."
- Want what God wants: Embrace what God is doing. "Understand what the Master wants . . ."

Make this your best year ever as you choose to follow God no matter what

may happen. Let go and let God have your life and your past, present, and future.

How you spend your days is how you spend your life. – Anne Dillard

Member Reminder: On the anniversary of your enrollment date, you will be charged a \$75.00 renewal fee in addition to your suggested monthly share amount.

You received this email because you are a Liberty HealthShare member. You can [unsubscribe](#) at any time.

Liberty HealthShare
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Learn About Liberty's Pre-Notification Process

January 18th, 2019

As a non-profit ministry, Liberty HealthShare is committed to carefully stewarding the resources we manage so that our members can effectively share in one another's eligible medical costs. We seek to accomplish this goal in a variety of ways, but the best weapon in our arsenal is you, the member.

We rely on you to understand and live out the healthcare sharing mentality throughout your interactions with healthcare professionals and providers. Among other things, this means reading, understanding, and referencing the Sharing Guidelines document; maintaining good communication with the Liberty team if and when you have questions; and building a relationship with your doctor by carrying on a respectful and inquisitive dialog with him or her so you can get the care that is most appropriate and cost-effective for you and your family.

Over time, you will likely discover that one of the most important parts of your Liberty HealthShare membership is understanding our pre-notification process. In short, while our Sharing Guidelines document outlines what medical care is eligible for sharing, there is a subset of treatments, surgeries, procedures, and tests that require extra involvement from our team. This is to ensure the care that has been prescribed for you is indeed medically necessary, as well as to help you find the best place to have the care or testing administered, both in terms of cost and quality.

The truth is, many providers simply prescribe next steps because they are what is always done, even if they may not be truly appropriate for your particular case. It is also common for physicians to refer their patients to a certain provider for testing or a procedure simply because of convenience, with no consideration of the cost. Our pre-notification team is ready and able to assist you in finding providers that offer the same or a better level of quality for a lower cost.

We understand that the doctor-patient relationship is personal. We don't wish to intervene in that important relationship. Rather, we hope to give you the tools you need so your interactions with physicians and other providers can be as well-informed and as healthy as possible. Liberty's pre-notification process is one such tool.

For more information, watch the video linked below. In it, Ashley Schaefer, Nursing Manager for our pre-notification department, explains what to look for when interacting with your providers, who to call and when, and how pre-notification with Liberty works. We hope you find this helpful.

New ShareBox Coming February 1st

January 22nd, 2019

The old is out and the new is in! We're excited to announce that on February 1, 2019, Liberty HealthShare will be launching our new ShareBox platform. This change marks the first time in five years since there has been a major change to the ShareBox system.

Members of Liberty HealthShare use their ShareBox in a number of ways. It's where our online community, which spreads across the nation, goes to share in medical expenses. The ShareBox is where members can see their current Annual Unshared Amount (AUA), approve their monthly share, send messages of cheer and prayer to other members, and track their medical expenses. Our ShareBox is where our members interact with their Liberty HealthShare family.

In a push to improve our systems, we have updated the ShareBox to make it a platform for continued growth and innovation. While we were anxious to share this new tool with members late last year, the final quarter of the year brings with it our highest call volume from members. Waiting ensured we would have more staff available to assist any member who has questions about the new ShareBox.

So what can members expect with their new ShareBox? For one, an updated look that will improve the user experience. There's improved access to make account changes easier, as well as a simpler way to review medical expenses so that our members can be better healthcare consumers. Lastly, we have added a streamlined process to request member cards in the event that they are lost. View the video below for an overview of these features and more.

We are constantly working to better serve our members. We are excited about the new and improved ShareBox and we hope you will be, too.

Diet vs. Lifestyle Changes

January 2nd, 2019

Anyone that has attempted to lose weight probably knows the world of dieting can be extremely overwhelming. TV, magazines, social media, and many other advertising platforms offer “the perfect diet regimen” for anyone looking to lose weight. People do extensive research and spend hundreds of dollars to find the perfect program, and unfortunately are often disappointed in the results. There are several reasons these “fad diets” prove unsuccessful, and leave many very discouraged in their weight loss journey.



Many diets focus solely on numbers, forcing you to count calories, carbohydrates, or points. They require you to measure portions, meal prep, or completely avoid the food you enjoy. These diets can leave you feeling mentally defeated, especially if you slip up or lack the time required to prepare. Complicated diets are hard to stick with, and many people will give up before seeing any results on the scale.

Other diets are based on a time frame. They advertise with statements like “Lose 50 pound in 30 days!” People buy into this promised success. A misunderstanding about these weight loss programs is that you have to stick to a healthy lifestyle after its completion. Unfortunately, it is too easy to fall back into our old habits after a diet, and we gain the weight back.

Fortunately, there are minor changes you can make to your lifestyle that can help you lose weight, feel better, and keep the weight off long term. Small adjustments to one’s lifestyle can be the main factor in a successful diet. If one of the “fad diets” has you intrigued, I am not writing this to stop you from trying it. However, there are some simple lifestyle alterations you can make alone, or with a diet routine, to help you lose the weight and keep it off.

Don’t skip meals.

Skipping meals, especially breakfast, will leave you hungrier and more likely to snack on nonessential foods throughout the day. Eat balanced meals. You do not need to eat three BIG meals each day. Instead, eat meals that include protein and fiber. This will leave you feeling full longer. When you feel hungry between meals, have a light snack. Avoid potato chips or processed foods. These will temporarily fill you up on empty calories, and leave you hungry again in no time. Consider snacks with protein, like celery and peanut butter.

Replace unhealthy foods.

Very small alterations to your normal choices can make a world of difference. Replace white rice or bread with whole grain options. Replace candy or sweets with fruit. You would be surprised how quickly an apple can satisfy your craving for a sugary snack. Replace the bag of potato chips with a crunchy vegetable. Replace dressings with ranch made with Greek yogurt, and use in moderation. Small changes make a huge difference!

Have healthy options available.

It's too easy to warm up a frozen dinner or grab a bag of chips. Unfortunately, we live in a world where convenience is everything. Replacing these items with healthier, easily accessible options is key to a healthier lifestyle. Have carrot sticks or other produce packed in sandwich bags, so they are easy to grab from the fridge. Make a healthy dinner in the crockpot, then eat those leftovers, as opposed to warming up frozen dinners that lack protein and fiber. If you do not give yourself the option to make unhealthy choices, you won't make them.

No late night snacking.

This, at least for me, is the hardest obstacle. Close the kitchen at a reasonable time every night. Do not allow yourself to curl up on the couch with a bowl of popcorn or sleeve of cookies. Over snacking on healthy foods late at night can have adverse effects on weight loss goals. Establish rules and stick with them. Once your mind and body adjust to this change, it will become easier to stay away from the kitchen at night.

Portions.

I'm sure everyone that has attempted any diet has heard about portion control. This topic is one of the most important parts of lifestyle changes. It can majorly affect the outcome and success of a diet. For most of us, our "eyes are bigger than our stomach." When we get a snack, we get an unnecessary portion and eat it all, even though we were full halfway through. Be mindful of how much food you are grabbing. Eat a small portion and give yourself some time to feel full before getting more.

As you can see, you can make minor changes that can have a significant impact on your weight loss success. Whether you are using a specific diet plan, or you want to live a healthier lifestyle, these small adjustments can really help.

I wish you all the best of luck in your pursuit of health and wellness, and may God bless you on your journey to a healthier lifestyle.

Liberty HealthShare 2019 -- Bigger, Better, Stronger

January 25th, 2019

As 2019 begins, I have been CEO of Liberty HealthShare for nine months. I have been honored to be at the helm of this innovative and caring organization that is blazing a new trail in health care sharing. Liberty has much to be proud of, and we are at the forefront of a revolution in health care sharing. That being said, there is always room for improvement and renewed excellence, and we quickly realized that there were a few key areas that called for redesign.

Our major focus in the first month of the year has been on streamlining the submission process for member payment. Our primary focus is always our members, and we have added additional personnel and new technology to make the submission process much more efficient.

Changes include:

- Investing in new technology to facilitate the sharing process between members. Our improved ShareBox platform has been updated so members can more easily check their unshared amounts, approve their monthly shares, send messages of cheer and prayer to other members, and track their medical expenses. You'll notice an updated look, improved access, and quicker routes to submit needs, obtain new medical cards, check balances, and track expenditures.
- To that end, Liberty has added more staff to implement our new technology and implement more efficient processes. We have also engaged two new vendors who specialize in medical expense administration.
- Maintaining strong and positive relationships with our providers is also very important to Liberty, and we have implemented technology to work more efficiently

with providers to process claims and disburse payment.

In 2019, we have a renewed focus on you, our members. We are committed to improving your experience with Liberty HealthShare -- from claims processing to member-to-member communication, and payments and disbursements to health care innovations. As the year progresses, we will be looking at how we can improve the HealthTrac experience and provide new and exciting options for our members.

The heart of Liberty HealthShare truly is our members, and I couldn't be more excited to share these improvements with all of you. As always, I'd love to hear your thoughts and comments, and I hope you'll join me in making 2019 our strongest and healthiest year yet.

Larry Foster, CEO