



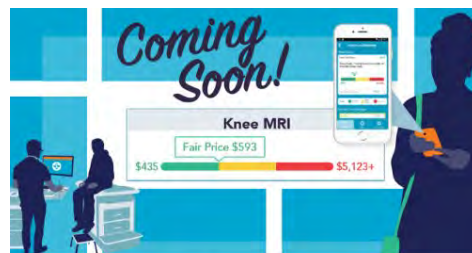
**Fantastic Month for Liberty HealthShare and Exciting News Coming Your Way in August**



At its heart, Liberty HealthShare is about its members - a community of people who come together to care for one another.

[Read More](#)

**Healthcare Bluebook**



Shop for medical care to find the best price and quality in your area.



Healthcare Bluebook

Check It Out!

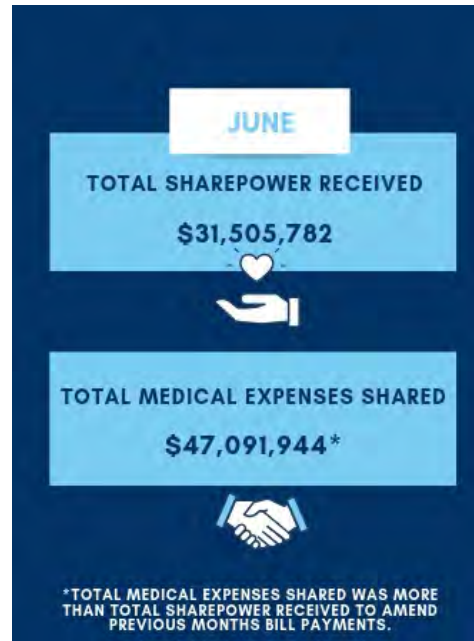
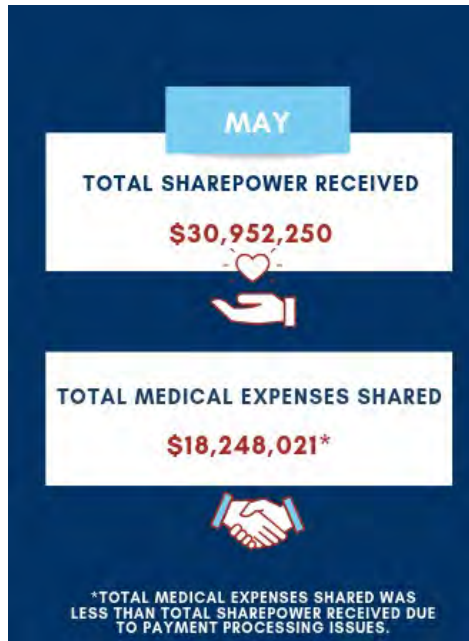


**August 1, 2019**

Watch this video to learn how Healthcare Bluebook will help you make the most out of every healthcare dollar

**Watch, Learn, Save**

## May and June Sharing Stats



## Accessing Healthcare as a Self-Pay Patient



Our members are “self-pay patients,” functioning like customers who shop for the best value when accessing healthcare. This can seem confusing if you've never done it before, but it's actually not as complicated as it seems.

**Clarify Self Pay**

## DID YOU KNOW?

- 1 You can now find your EOS in your ShareBox
- 2 Your EOS is located in the submitted Medical Expense section of your ShareBox
- 3 Your EOS form will no longer be mailed to your home

## How to Live a Healthier Lifestyle



Some of the best things about this time of year can also be stressful if you aren't in good health. So let's say you want to become healthier. Where do you start?

[Read More](#)

## 6 Tips to Exercise Your Mind and Improve Brain Health



Studies suggest there are ways to guard against or delay dementia. But it can be hard to know where to begin. After all, the brain isn't like a muscle you can train...or is it?

[Read More](#)



## AUA

All bills will be processed based on the year of service and applied to the AUA for that year of service.



## SELF-PAY TIPS



Tell your provider you are a self-pay patient and present your member ID card. Ask them to send us your bill.



Find a doctor who will commit to giving you a fair price. We will work with your doctor to negotiate the final price.



If you pay your doctor out of pocket, submit your itemized bill to Liberty.

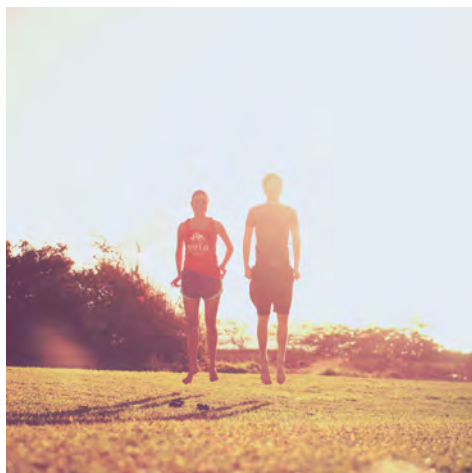


After meeting your AUA, expenses that are eligible for sharing will be reimbursed to you.



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## May HealthTrac Graduates



Graduating from HealthTrac means a member has reached the goals they have set with their health coach by making lifestyle changes that positively impact overall health. Click below to view HealthTrac graduates for May.

[Read More](#)

## Wait Patiently



*"My thoughts are nothing like your thoughts," says the Lord. "And my ways are far beyond anything you could imagine. For just as the heavens are higher than the earth, so my ways are higher than your ways and my thoughts higher than your thoughts. — Isaiah 55:8-9 NLT*

Do you ever wonder what God is thinking? Maybe you wonder what He is thinking about our world or even about your life. We should remind ourselves that His thoughts are different from our own.

Isaiah 55 is filled with invitations. Invitations to come and quench your spiritual thirst, come and listen with ears wide open, seek the Lord while you can find Him, and call on Him while He is near. These invitations come from God through the prophet Isaiah. He is calling us to come close to Him and spend our time and efforts on seeking to know Him.

The call and invitation is to trust in God and understand that the closer you stay to Him the better your life will be. This is not promising health and wealth as we often understand or desire it, but instead, the promise of His presence. It is in Him that we find our breath, faith, stamina, and the strength to persevere. It is in Him that we find a rock of deliverance to stand on when the storms of life are blowing.

Stay close to His word. Trust His thoughts about you to be in your best interest.

How precious are our thoughts about me, O God. They cannot be numbered! – Psalm 139:17 NLT

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**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  
4845 Fulton Dr. NW, Canton, OH 44708  
855-585-4237



# Fantastic Month for Liberty HealthShare and Exciting News Coming Your Way in August

July 17th, 2019

At its heart, Liberty HealthShare is about its members — a community of people who come together to care for one another. Over the last few months, sharing has not always gone so smoothly, but we have worked diligently and in the last two months, we have made significant progress. In May and June, we shared over \$66 million of your medical bills. In July, we have already shared \$21 million. Thank you for your patience and understanding. We never want to lose sight of the fact that you and your families are the heart and soul of this organization.

I am very excited about a powerful new tool that can transform the way you choose your medical care and give you confidence in the quality of your care. Beginning August 1, Liberty HealthShare will bring our members the Healthcare Bluebook. This online tool easily allows members to search by zip code for healthcare procedures, imaging, labs and more by both cost AND quality.

Many of us have experienced a situation in which we have been led to believe that a procedure or course of treatment would cost “X” amount of dollars, only to be met with shock and disbelief when we receive the final bill. That being said, we also know healthcare is not only about dollars. We understand that when a loved one or we are facing a serious medical issue, money is the last thing on our minds — we simply want the BEST healthcare available.

That’s where the Healthcare Bluebook comes in. Here’s an example. You can use the website or the app to find that an MRI of the knee costs \$435 at one facility and just a few blocks away, another charges \$5,123 for the exact same imaging. It’s good information, and a great way for members to make sound decisions about their healthcare costs and protect share power for all.

In today’s climate, achieving transparency in healthcare is a priority for all of us. You’ll find the Healthcare Bluebook in your ShareBox on August 1, along with an easy-to-use link, and even an app for your phone, providing information at your fingertips. Knowledge is power!

Each sharing member should be committed to making wise choices for their healthcare and I look forward to hearing your stories of how you protect the Share Power! We value you, and appreciate your caring for one another.

Pursuing Excellence,

Larry Foster

# Accessing Healthcare as a Self-Pay Patient

July 14th, 2019



If you have been a Liberty HealthShare member for any length of time, you know that we ask our members to actively engage with the cost of their care. This is so that, as a community, we can wisely steward and preserve the financial resources we all share in times of unexpected and unaffordable medical need.

In the eyes of the healthcare industry, Liberty HealthShare members are considered “self-pay patients.” This simply means that, rather than letting a third party function as the arbiter of our medical expenses, we take personal responsibility for the costs associated with our healthcare.



As our [Sharing Guidelines](#) state, “Each member is a self-pay patient who sends monthly contributions to assist another member who has medical expenses.” This arrangement brings accountability to our interactions with providers by allowing us to function as customers rather than mere observers.

Any time we interact with the healthcare industry as patients, from a yearly check-up to an unforeseen surgical intervention, we alone have the power to compare prices and choose how and where we will access healthcare. In our interactions with medical providers, we not only have the right to transparency in pricing but also the responsibility to ask questions and accept only the care that is absolutely necessary and reasonably priced.

But most of us have little to no prior experience “shopping” for healthcare. So where should we begin? It’s actually not as complicated as it seems.

Think about the larger purchases you have made in the past. You most likely did research, confirmed you were getting the right product for your needs, and made sure you weren’t paying more than you needed to. You can and should apply those same principles to interactions with your physician and the care he or she recommends for you.

This works best when you and your physician have a relationship; one in which he or she knows you are a self-pay patient who is concerned with the cost of your care. Then, you can decide together what the necessary next steps are when you receive a diagnosis and require treatment.

For instance, if your physician prescribes a battery of blood tests, an imaging study, or a procedure for some symptom you are experiencing, you can and should ask questions such as, “Are all of these tests, etc. required at this point or is there a more conservative route we can take?”

There are many online tools available to self-pay patients (that’s you!) to help you shop for healthcare in your area. Your provider may even have some suggestions about where to start. Additionally, Liberty members will soon have access to the Healthcare Bluebook, an online tool that can save you hundreds of dollars on your medical services and bills by helping you find providers who are committed to offering you a fair and affordable price for medical care.

Practically speaking, there are two ways you can approach your provider’s office as a member of Liberty HealthShare:

1. Tell them you are a self-pay patient who is a member of a healthcare sharing ministry. Present your member ID card and, if the provider is willing to work directly

with us, have them send us your bill. We will work with them to negotiate the final price.

2. Find a doctor who will commit to giving you a fair price for his or her services. In many cases, this takes the form of a discount for self-pay patients who pay their costs up front. Once you have paid your bill, you should then submit your itemized bill to Liberty. Expenses that are eligible for sharing will be reimbursed to you.

Keep in mind that Liberty HealthShare's [Sharing Guidelines](#) still apply to any bills you submit for sharing. Don't forget that for certain tests and procedures, pre-notification is required in order to ensure members are only undergoing necessary care at the lowest cost possible. Make sure you read about pre-notification in the Sharing Guidelines and don't hesitate to call us if you have questions. You can and should get in touch whenever you are unsure about the cost of your care!

We believe that you, our members, are capable of approaching healthcare with wisdom. Even more, we are seeking to live up to our name by giving you the Liberty to decide what is best for you and your family.

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# How to Live a Healthier Lifestyle

July 14th, 2019

It's summertime again. Outdoor activities beckon, pool days await, and temperatures soar. These are some of the best things about this time of year, but they can also be stressful if you aren't in good health. Carrying around extra weight can mean you aren't able to move as quickly as you would like, wearing a swimsuit induces anxiety, and that staying inside where there is air conditioning is the only way you feel comfortable.

To be sure, our society puts an undue burden on us to look a certain way, but what no one can deny is how you feel when you are not healthy. No matter what you see in the mirror, if you don't have energy, mental clarity, and a body that functions the way it ought to, your confidence will take a hit. Conversely, it's amazing how much less critically we view ourselves when we feel strong and healthy.

In light of this, let's say you want to change your lifestyle to become healthier. Where do you start? Before you launch into making changes to increase your health, it's important to stop and identify a few over-arching concepts to set yourself up for success:

**Why:** why do you want to be healthier? For your kids? So you can enjoy retirement? Be specific.

**What:** what changes do you feel you can make and what are the (realistic) results you expect?

**How:** what accountability can you seek out and is there a way you can reward yourself for progress made?

Any change in behavior can feel daunting, and it can be tempting to simply put it off for another day. You didn't find yourself here overnight and returning yourself to good health won't happen quickly either. But if you trust the process, the cumulative effects of small, positive decisions will add up over time.



If you have ever tried a crash diet or launched yourself into an intense workout regimen after living a sedentary lifestyle for a while, you know this approach almost always backfires. Living a healthy lifestyle doesn't mean cutting out all carbs and doing two hours of cardio a day. There are many different ways to make your lifestyle healthier. There are also more facets to this journey than some people think, and they vary from person to person. Generally speaking, though, there are three major areas—*diet*, *exercise*, and *mentality*—which are the most important to focus on when creating a healthier lifestyle for yourself.

**Diet:** When it comes to what you eat, you may not want to “diet” in the sense that you are cutting out entire food groups. Instead, eat in moderation and assess your portions so that you are eating a well-balanced diet. You should be eating at least 3 meals a day with some small snacks in between. This can help keep you from over-eating at meals.

If you have a busy schedule and it seems like you always find yourself eating at the nearest fast-food restaurant, try meal planning and cooking on the weekend. This way, during the week you will have enough food prepared so you can pack a nutritious, home-cooked lunch each morning.

**Exercise:** Starting an exercise habit can be tough. Many people think it consists of going to the gym for a large chunk of time and coming home too exhausted and sore to do anything for the next couple of days. For a physically fit person, spending hours in physical activity might be feasible—and even fun— but especially when you are just starting out, it’s a recipe for injury and burnout. When it comes to exercising, what you need is very specific to you and your body. That’s why it’s always wise to talk to your doctor about what they recommend, as well as meeting with a trainer at your gym to tailor a plan to your lifestyle and fitness level.

**Mentality:** Whether it be going to the gym for 30 minutes or two hours or just going on a short walk every day, figure out what works best for you. There are many different options for exercise like yoga, walking, running, strength training, and even guided cardio classes—whatever consistently gets you moving and active for a part of your day is a great start. You can and should change it up and eventually increase intensity for your mental and physical health, but to start, just get moving.

Don’t forget, rest days are crucial to staying healthy and letting your body heal from the work you’re putting in, but just make sure that after you rest for a day you get back on track.

*Set reasonable goals for yourself instead of unrealistic ideals that you know are unobtainable.* You will feel much more accomplished when reaching multiple small goals than when you set one big goal that you can’t reach.

*Always remember, mental and physical health go hand in hand.* The one factor that ties every other factor of living a healthy lifestyle together is your mentality. Poor mental health can reduce energy and focus and can increase chances of heart disease. Getting plenty of sleep every night is crucial for mental health and living healthier overall.

When life seems to be getting more stressful than normal, make sure to take some time for yourself. You can do this by taking up a new hobby, challenging yourself to learn something new, or putting yourself on a “technology fast.” Taking care of yourself mentally is vital to creating a healthier lifestyle.

Prioritizing exercise, diet, and mental health will give you a good foundation for creating a healthy lifestyle. Different techniques work for different people and body types but generally speaking, figure out what you can do to take care of yourself and your body.

If you have decided to make a few changes and create a balanced lifestyle for yourself, great! Make sure you ease into it so you can maintain your new habits. Over time, you will see and, more importantly, feel the difference! Eventually, it will become easier, and you will find your healthy lifestyle is simply your life!

*So, what will be your first step in creating a healthier lifestyle?*

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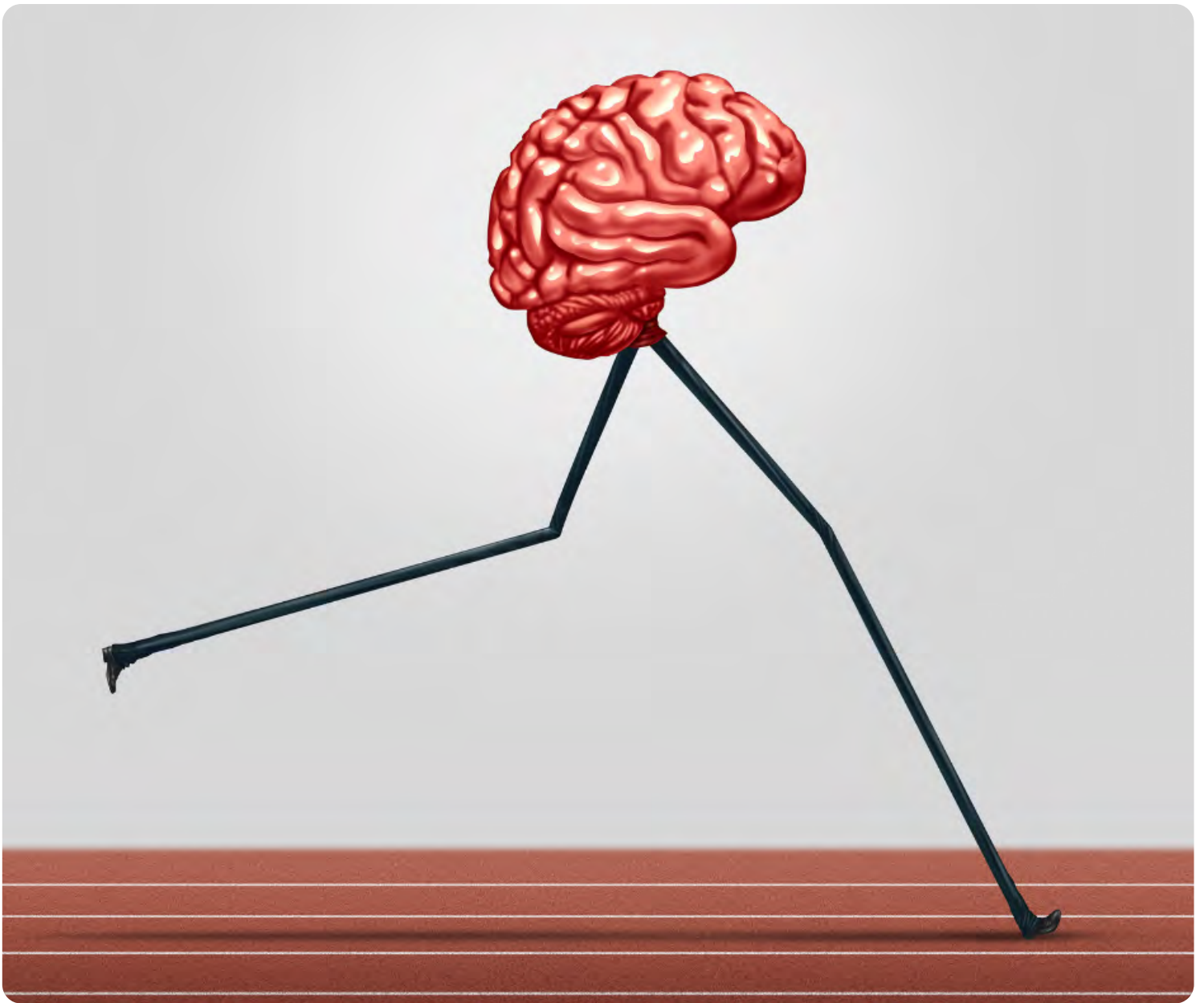
# 6 Tips to Exercise Your Mind and Improve Brain Health

July 14th, 2019

The saying goes, “A mind is a terrible thing to waste,” but if we’re honest, we know how easy it can be to do just that, especially if we carry smartphones with us everywhere we go. While not all screen time is negative — after all, most of us use computer technology for work and to keep in touch with family and friends — there is a good deal of research out there demonstrating that smartphones, in particular, are rewiring our brains.

Our phones aren’t the only culprits in the declining health of our minds. Sedentary lifestyles and aging are equally detrimental to brainpower. Alzheimer’s disease and other forms of dementia are on the rise in our nation. At this time, there is no cure, but studies suggest that making a conscious decision to exercise and protect your brain may guard against or delay dementia in old age.

So how can we fortify our minds now and set ourselves up for better brain health in the long term? Crossing your fingers and hoping for the best is not a strategy, but it can be hard to know where to begin. After all, the brain isn’t like a muscle you can train...or is it?



Believe it or not, mental health, just like physical health, can be increased with use and challenge. What's more, your physical health can directly impact your mental health! That's a two-for-one deal that could change every aspect of life for the better.

Exercising your mind is easier than you might think. The investment is relatively small, but the potential dividends are great. Here are a few simple ways you can challenge and sharpen yourself mentally:

1. Physical activity: as we mentioned above, some studies show that exercise can make you smarter and even protect your brain from shrinking as you age. There are some studies that suggest physical activity can also help your body form new brain cells.
2. Limit screen time: This one seems obvious, but it's amazing how many of us don't do it. Putting your phone down can positively impact your social engagement, attention span, and your sleep, all of which support brain health. It could also force you to problem-solve

the old-fashioned way, such as when you are figuring out the tip at a restaurant, navigating to a destination, or remembering something you've forgotten.

3. Change it up: do something routine in an out-of-the-ordinary way, such as taking a new route to work, writing or eating with your non-dominant hand, looking at things upside-down (such as a book, a clock, or your watch), do a daily task with your eyes closed so your other senses compensate (make sure it's something you can do safely: showering, eating lunch, stretching, etc.). All of these can increase brain activity, forcing your brain to take new paths to perform tasks.
4. Learn something new: take up a hobby like knitting, a foreign language, a musical instrument, or use chopsticks instead of your usual utensils. Read a book that requires your full attention to understand (as opposed to web-based content, which is geared toward short attention spans). Try drawing a map of your town from memory, with roads and landmarks, or (if you know them) recite family birthdays from memory. These types of challenging and complex activities engage a variety of areas of your brain.
5. Memorize: try committing something new to memory, like a poem, song, or scripture. This boosts chemicals that help build brain cells and can actually increase your memory.
6. Read aloud: take turns reading sections of a book with your child or another loved one, or listen to an audio book. Hearing words engages a different part of your brain than when you read them.

These are just a few ideas for how you can sharpen yourself mentally, setting you up for better brain health in the long run.

Get creative! If you can think of a way to challenge your mind that isn't listed above, go for it. The goal is to make yourself think, and there are unlimited ways you can do that.

Why not try one of these ideas today? Invite your spouse or kids to join you so your home becomes a place where brains are engaged in active, rather than passive processing of information. You won't regret it!

Sources:

[5 Brain Exercises to Strengthen Your Mind](#)

[Top 15 Brain Exercises to Keep Your Mind Sharp](#)

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# May 2019 HealthTrac Graduates

July 14th, 2019

Bell	Philip
Bowyer	Victoria
Christopher	Steve
Clark	Brenda
Honeycutt	John
Jahnke	Eva
Kaufman	Dennis
King	Donna
Maris	Craig
Mathenia	Randy
Meyer	Carita
Murphy	Randy
Nickerson	Susan
Pegram	Mark
Robinson	John
Scara otti	Tim
Schlager	Charlene
Taylor	Angela
Thompson	Robert

Toop	Kaiya
Trapp	Shelley
Vasterling	Eric
Whitcomb	Lynn
Yee	David

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