

Liberty HealthShare October 2020 Newsletter



WELLNESS VS. DIAGNOSTIC SERVICES: WHAT'S THE DIFFERENCE?

Wellness visits are an important part of caring for your health and we want to ensure that you know how wellness and diagnostic visits differ...

[READ NOW](#)



LIBERTY SELECT: ANSWERING MORE OF YOUR QUESTIONS

In October, we launched a new high AUA sharing program, Liberty Select. We answered a few of your additional questions here...

[**READ NOW**](#)



HOW TO TALK TO YOUR DOCTOR ABOUT HEALTHSHARING

Talking with your doctor about healthsharing will help you steward your health and protect your sharing community's resources...

[**READ NOW**](#)



SIMPLE TIPS TO KEEP YOU HEALTHY THIS FALL

As we continue to live with the uncertainty of the COVID-19 pandemic, reducing the spread of illnesses, like the flu, this fall and winter is more important than ever. These simple tips can help protect you right now!...

[**READ NOW**](#)



BREAST CANCER AWARENESS MONTH

October is Breast Cancer Awareness month and we want to help increase your awareness of how to be proactive and care for your health...

[READ NOW](#)



LHS SPOTLIGHT: MEET JOE

Every day, our Liberty HealthShare team works together to serve our members. This month, we would like to introduce you to Joe, a member of our Case Management team...

[READ NOW](#)



JESUS IS OUR HOPE

No matter what is happening in our lives or around the world, Jesus has the ability to reach down to where we are and lift us up...

[READ NOW](#)

SEPTEMBER SHAREPOWER

a powerful way to give & share

SHAREPOWER RECEIVED
\$24,572,250

MEDICAL EXPENSES RECEIVED
\$34,352,346

MEDICAL EXPENSES SHARED
\$24,446,148



Good healthsharing members contribute to Liberty HealthShare's thriving sharing community and help others experience the kindness of sharing for years to come...

WATCH NOW



HealthShareRx
PHARMACY SAVINGS FOR LIKE-MINDED MEMBERS

**Try pharmacy coaching
to help you find cost-
effective prescriptions
to fit your needs.**



Healthcare Bluebook.

**Save yourself hundreds or
even thousands on a
single procedure by
comparing cost.**





SHARE YOUR PRAYER REQUESTS

Need prayer?

We have a caring community that prays for one another! You can leave a prayer request or a note of encouragement in your Prayerbox located in your ShareBox...

[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 September...

[READ NOW](#)

Business owners Mark and Kris both lost over 20 pounds through Liberty HealthShare's HealthTrac coaching and they are living stronger, better lives today.

[CLICK TO LISTEN](#)



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, up-to-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



Wellness Vs. Diagnostic: What's The Difference?

October 13th, 2020



Before you visit your provider, it is important to understand the types of services you receive and how they will apply to your healthsharing membership. As always, it is important to remind your provider or facility of your status as a healthsharing member and request a self-pay discount prior to receiving care. This will ensure you receive fair pricing, and helps to preserve your community's SharePower.

When you visit the doctor, Liberty HealthShare requires that you submit every medical expense with the correct industry medical billing codes. This gives our medical bill processing team the documentation needed to determine that the expense aligns with our agreed upon Sharing Guidelines. Once eligibility is confirmed, the bill can be processed and then applied to your AUA or submitted for sharing. You may be wondering how these codes work and why a visit may be considered and coded as a wellness or diagnostic visit.

Both of these forms of care are important parts of keeping you healthy but they are different and impact your healthsharing membership differently as well.

When you schedule a wellness visit or screening, the routine exam and lab work are conducted for preventative care. These services help to ensure that you are healthy, and when nothing arises in your exam that requires further treatment, your provider will code and invoice these services under wellness. So what does this mean when you submit your wellness expenses to Liberty HealthShare? Your eligible medical expenses will be shared by the community according to your sharing program and our Sharing Guidelines relative to wellness.

Though, this may leave you wondering, what diagnostic services are and how they are different from wellness. There are a few circumstances in which your provider may order diagnostic treatment:

- if you mention a concern that requires evaluation,
- your doctor sees a potential health concern during a routine visit and performs a diagnostic exam;
- or your doctor provides you diagnostic services for an existing condition.

In these situations, your doctor will code these services as diagnostic, meaning the purpose of the services performed were to diagnose or determine what is ailing you.

It's also important to know that the some of the same tests can be considered preventive or diagnostic depending on the circumstance. **A service performed during a wellness visit may be categorized both preventive and diagnostic:**

For instance:

- **Preventive:** A routine mammogram for women.
- **Diagnostic:** The doctor identifies an abnormality during the routine mammogram and recommends a diagnostic mammogram to make further determination of the issue.

Before receiving diagnostic screenings, it important that you call our prenotification department so they can help you to determine eligibility for the service. This includes MRI and PET scans, diagnostic colonoscopies, endoscopies, diagnostic mammograms, upon the diagnosis of cancer and more. It is always best to reference our [Sharing Guidelines](#) to determine if you should notify our prenotification department prior to receiving the service.

If you have any questions about whether or not your next doctor's visit will be considered a wellness or diagnostic visit, you can give us a call at **855-585-4237** and we will be happy to help guide you.

Liberty Select: Your Questions Answered

October 13th, 2020

Liberty Select



On October 1, we launched our new [Liberty Select program option](#) to help healthy individuals lower their monthly share and participate as an active member in our sharing community. Along with lower monthly share amounts, Liberty Select offers a higher annual unshared amount (AUA), for each sharing level within the program.

You can find additional information on Liberty HealthShare's high AUA program in this [FAQ](#) and we've answered a few of your additional questions here:

What happens if I am diagnosed with an illness while enrolled in the Liberty Select program?
Can I switch to another program with a lower AUA?

If you have enrolled in the Liberty Select program and you want to change your program to another healthsharing program after you have been diagnosed with an illness, you may switch to a different program with these requirements:

- Any health condition, diagnosed while a member of Liberty Select remains ‘under’ the Liberty Select program.
- Any eligible medical expenses incurred related to this condition will be shareable only under this program for the duration of the membership year and the Liberty Select AUA applies.
- You will be required to meet the Liberty Select program AUA before sharing can begin related to your diagnosed health condition.
- Members are required to meet the newly selected program AUA for all other health conditions during the membership year.

What happens if I become pregnant while enrolled in the Liberty Select program? Can I switch to another program with a lower AUA?

Maternity is not included with the Liberty Select program. If you are enrolled under Liberty Select, all pregnancy related expenses will **not be eligible** for sharing within your sharing community. If you switch programs, any pregnancy related expenses will remain under the Liberty Select program.

If I switch programs, (whether to or from Liberty Select) will my AUA restart?

Once the new program change is made, the Membership Period Date changes to the date of the new program and the associated AUA (annual unshared amount) begins. Any AUA accumulated during the current membership year will carry forward with the member after the program change to or from Liberty Select.

What’s included in wellness for Liberty Select?

Eligible wellness expenses, including screenings, are shareable up to \$400 per membership year and not subject to AUA (infants included). It is very important to confirm with your provider that you are receiving wellness services during your visit and that your billing codes reflect wellness related services.

If you are still unsure if the Liberty Select program is right for you and your household, we have designed a quiz to help you decide, <https://www.surveymonkey.com/r/libertyselect>. If you have questions regarding your membership, please give us a call at 855-585-4237 and our team will be happy to help you.

How to Talk With Your Doctor About HealthSharing

October 13th, 2020

Talking to your doctor is an important part of being an active healthsharing member. Communicating with your healthcare providers can help you steward your health, while protecting your sharing community resources.

Whether you are a new to healthsharing or a long-time sharing member, we want to help you have better conversations with your healthcare team and get the most out of your healthsharing membership.

Here are a few tips to use when talking with your doctor about your healthsharing membership:

- **Tell your providers that you do not have insurance.** As a Liberty HealthShare member and a member of a healthsharing community, you don't have health insurance.
- **Explain that you are a self-pay patient.** All Liberty HealthShare members, unless they have co-insurance, are uninsured patients who pay for their own care. Our members are not only self-pay patients, they are wise stewards of their healthcare.
- **Point out the differences.** We don't have networks, deductibles, premiums, out-of-pocket-costs or FSAs with Liberty HealthShare. Instead, our healthsharing programs have AUAs, share amounts, Sharing Guidelines and access to a sharing community.
- **Share that Liberty HealthShare is a healthsharing ministry** where you and other members share in each other's eligible medical expenses.
- **Talk to your provider's team.** It's just as important that your providers understand that you are part of a healthsharing community and how this differs from insurance.
- **Share that you research and compare the price of healthcare services.** If your provider suggests a medical service, explain that you are accountable to your sharing community to research the cost of medical services before scheduling.

- **Ask for a self-pay discount.** Explain that you would like a self-pay discount prior to receiving services or treatment.
- **Explain that your sharing community requires an itemized statement, with correct CPT and diagnosis codes, to process your medical expense.** This information also helps protect your healthsharing community from paying for ineligible expenses.
- **Review your chart notes** and ask your provider whether the services you received (such as wellness versus diagnostic services) reflect the correct services performed, so that your expenses can process through your sharing community.
- **Let your provider know that he or she can work directly with us** and submit expenses on your behalf to your community for sharing.

Explaining your membership as a Liberty HealthShare member may feel difficult at first, but the more frequently you communicate with your healthcare team, the more comfortable and confident you will become in answering questions about healthsharing.

Simple Tips to Keep You Healthy This Fall

October 13th, 2020



As we continue to fight the COVID-19 pandemic, reducing the spread of illnesses, like the flu, this fall and winter is more important than ever. There are many things we can do right now to help protect ourselves!

We know from the CDC, that there are certain underlying conditions that can increase the risk of contracting severe illness: being a smoker, overweight, hypertension, or diabetes can all contribute to complications. No matter what your condition, there are aspects of your health that you can control and starting with small steps in the right direction now can make a big difference!

Our Liberty HealthTrac program supports many of our members with similar underlying conditions to improve their long-term lifestyle habits. To help you navigate this upcoming cold and flu season, we discussed some simple health tips with a Registered Dietitian at GemCare Wellness, Meredith D'Angelo.

Incorporating some of her wellness ideas into your everyday routine, will help to protect yourself and loved ones from getting sick this fall:

Assess your lifestyle and determine where you might need to make changes. Take an honest assessment of your overall health and lifestyle habits. Physical activity, sleep, nutrition, stress levels, hydration, weight, blood pressure and cholesterol levels, or conditions like diabetes are all areas to consider and examine.

Start small and don't overwhelm yourself. You don't need to overhaul your entire health in one day. Instead, find one area to focus on improving. Perhaps begin by walking 10 minutes a day, or substituting a bowl of ice cream or chips at snack time for something healthier and lower in calories. Small changes really do have a cumulative effect, and setting realistic goals will help set you up for success!

Don't underestimate the importance of sleep. The right amount of sleep keeps you healthier. Sleep deprivation makes us more susceptible to weight gain, stress and illness. Most adults should be getting between seven and nine hours of sleep a night. Simple changes like going to bed a bit earlier, limiting technology, reading a book and creating a relaxing routine to help wind down can help improve your sleep hygiene. Setting the stage for a night of restful sleep will benefit your entire health.

Losing weight doesn't mean you have to deprive yourself. Making easy, healthier substitutions for the foods you're craving means you can eat what you enjoy and stay healthy! Try mashing up a frozen banana for a delicious ice cream replacement, having a spoonful of peanut butter or Nutella in place of candy, substituting ground turkey for red meat, trying whole wheat or bean-based pasta, or opting for cauliflower crust on pizza. Eating healthy can taste good.

Make self-care a priority. When there is so much we can't control, it is empowering to take control of what we can. Choose time for self-care and what you need to be your healthiest. Try to include a bit of relaxation and caring for yourself into your day and remember that making small, healthy changes in your diet or in your routine will make a difference!

To learn more about how you can take action against COVID-19 and this year's flu season, you can refer to the [CDC's recommendations](#).

October Breast Cancer Awareness

October 13th, 2020

October is Breast Cancer Awareness month and the purpose of this initiative is to spread awareness of this disease. So this month, we are sharing useful information on breast health and what you can do to be proactive with your own health.

Here are some facts about Breast Cancer:

- Breast cancer is the most common cancer in American women, except for skin cancers. It is estimated that in 2020, approximately 30% of all new cancer diagnoses for women will be breast cancer.
- 1 in 8 women in the United States will be diagnosed with breast cancer in her lifetime.
- There are over 3.5 million breast cancer survivors in the United States.
- In 2020, an estimated 276,480 new cases of invasive breast cancer will be diagnosed in women in the U.S. as well as 48,530 new cases of non-invasive breast cancer.
- This year, an estimated 42,170 women will die from breast cancer in the U.S.
- Both women and men can get breast cancer. In 2020, an estimated 2,620 men will be diagnosed with breast cancer in the U.S.

Breast Cancer and the Importance of Early Detection

No one knows the exact causes of breast cancer, but what we do know is that breast cancer is caused by damage to a cell's DNA. There are certain risk factors that can put you at a higher risk of getting breast cancer. Some of these risk factors are lifestyle-based and can be

avoided, while other factors such as your genetics and family history cannot. Having a certain set of risk factors does not mean you will get breast cancer, as there are many individuals who have risk factors but never develop cancer.

Early detection is especially important if you do develop breast cancer. According to the American Cancer Society, when breast cancer is detected early, and is in the localized stage, the 5-year relative survival rate is 99%.

You can help in early detection by performing a monthly breast self-exam to identify any changes in the breasts. Some common abnormalities to look out for are changes in how the breast looks or feels and any discharge—particularly clear or bloody discharge. If you experience any of these symptoms please contact your health provider as soon as possible. You can also schedule regular clinical breast exams and mammograms.

Reduce Your Risk

Although you cannot prevent cancer, there are some habits that can help to reduce your risk such as maintaining a healthy weight, staying physically active, eating fruits and vegetables, refraining from smoking and limiting alcohol consumption.

Additionally, screening for breast cancer can help detect potential issues. Mammogram and cancer screening recommendations can vary for women. It's best to talk to your doctor about screening for breast cancer.

Your Liberty HealthShare Membership and Mammograms

We want you to live a full and healthy life, and getting preventative care and incorporating healthy lifestyle habits into your daily routine can help. For many of you, this routine care may include mammograms for breast health.

According to our current [Sharing Guidelines](#), for members up to and including age 49, screening mammograms are eligible for sharing once every two years and for members 50 and older screening mammograms are eligible for sharing every year. If you are wondering how this guideline applies to your chosen program, please give us a call at 855-585-4237 and one of our team members will help you to better understand your membership.

You can always use our cost-savings tool, [Healthcare Bluebook](#), to find a reasonably priced, quality location to receive your screening mammogram. By choosing a cost effective option, not only are you saving your household money, you are also helping to protect your community's collective SharePower.

Learn more about breast cancer and breast cancer awareness month with the National Breast Cancer Foundation.

Sources:

Breast Cancer Facts

What is Breast Cancer

Employee Spotlight: Joe W.

October 13th, 2020



During October, many organizations participate in Customer Service Week. This international celebration highlights the importance of customer service and the people who serve to support others every day through their profession. This celebratory week makes this month's employee spotlight even more special. We are so grateful to have such a caring, dedicated team of people working here at Liberty HealthShare.

Every day, our Liberty HealthShare team works together to serve our members and create the best customer experience we can. This month, we would like to introduce you to Joe, a member of our Case Management team. Joe is a wonderful asset as his bright outlook and dedication to service allow him to care for our members and his coworkers. We hope you enjoy reading more about Joe and his journey with Liberty HealthShare.

What is your role at Liberty HealthShare and what do you do in that role?

I am a Case Management Nurse and I assist members by connecting them with resources to make sure that the member has everything they need in place for a positive outcome.

I also go along with them on the journey of their personal situation, for instance, a surgery process. I offer support to the member and their family.

How long have you worked here?

I have worked at Liberty HealthShare for 10 months.

What motivates you to wake up and go to work?

I believe that life must have order and purpose. Being able to get up and go to a job that allows me to help people brings me order and purpose – that is my motivation.

What is your favorite thing about being a part of the Liberty HealthShare team?

My favorite thing about being a part of Liberty HealthShare is being able to assist members when they are going through trying times.

What are three words (or phrases) you would use to describe Liberty HealthShare?

Caring, innovative and steadfast.

Since you interact with so many of our employees daily, what is something you wish our members knew about the culture at Liberty HealthShare?

The culture at Liberty HealthShare is cohesive in that we all act more like family than employees.

Why did you want to work at Liberty HealthShare?

After working as nurse in long-term care facilities and watching my parents as they age and deal with the maze of healthcare, it became apparent to me that I would be much more fulfilled assisting people with the management of illness and helping them navigate through healthcare. Liberty HealthShare provided me with that opportunity.

What is your most memorable moment at Liberty HealthShare?

Having a member become emotional on the phone with me, because he was thankful that I followed up with him, as I promised, while assisting his family in resolving an issue.

What's your favorite quote?

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." Maya Angelou

How do you help people, at work and/or at home?

I assist my parents with their healthcare and provide emotional support for them.

Who inspires you, and why?

My mother because of her strong faith and the determination that her faith allows for her to have.

What are your goals in life and/or at work?

My goals are to continue to move forward in my career at Liberty HealthShare and live my most positive life for myself and those around me.

What are some of your favorites – favorite hobbies? Food? TV show or movie?

My favorite hobby is writing freestyle poetry and going to see live music at Music Box Supper Club.

Who makes up your family?

A family is not only blood relatives but also those who you choose as your family, so my family consists of many people.

What do you enjoy doing outside of work? What are you passionate about?

I am very passionate about living everyday as if it was your last, and reminding myself and others that every day is special—even the days that seem to be the worst at the moment.

Where is your dream vacation?

A long stay in Greece to see all the sites and take in the history.

Joe is one of the many employees here at Liberty HealthShare that care deeply about serving our members. Make sure to check back next month to get to know another member of our team!

Jesus is Our Hope

October 13th, 2020



"Then they lowered the sick man on his mat down into the crowd, right in front of Jesus."

- Luke 5:19 NLT

He was a man that couldn't walk but he had some friends. Jesus was healing people and the news was spreading fast. People were flocking to Him by the thousands. They were not coming for His teaching but for the healing of their illnesses. When this man's friends arrived, they were not discouraged by the crowd. They loved their friend so much that they climbed up on the roof and removed the roof tiles so that they could lower their paralyzed friend right down in front of Jesus. Of course, when they did, Jesus healed the man and even forgave his sins.

This story always makes me think about the ability of Jesus to touch us when we are sick. I think about how powerful it is to have friends that will do almost anything to help us. I think of how strategic their plan was. The Bible says, "Then they lowered the sick man on his mat down into the crowd, right in front of Jesus." (Luke 5:19)

You may be afflicted today. I want to encourage you to get as close to Jesus as you can. Move toward Him and He will move toward you. Maybe it is a family member or friend; take them to Jesus. He is our hope both on this earth and in eternity. He loves you today. Don't hesitate to move in His direction.

Dear Jesus, It is impossible for me to do this on my own. Give me Your grace as I identify someone to love and pray for today. Fill my heart I pray. Amen

Pastor Wes Humble, Executive Director of Ministry and Community Relations



Congrats to Those Who Completed HealthTrac in September

October 13th, 2020



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

- "Thanks! The health coaching really helped!"
- "I'm so happy to have achieved my goal. I feel so much healthier. Thank you for all the support during my journey. I could have not done this without your support."
- "Well worth the effort! And my coach is tremendously supportive, and inspiring."
- "Liberty health coaches are the best! I couldn't have done it without you. The information you provided and encouragement was invaluable. Thank you!"

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 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.

Once again, congratulations to all members who completed HealthTrac this month!

Elizabeth Lansaw

Jeanne Dunbar

Inci Magden

Denis Haire

Danielle Lavway

Dawn Geis

Laurel Wimpffen

Terrence Wittman
