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The HealthShare Letter March 2019

Celebrating a Life, Supporting a Charity



Liberty HealthShare will host its inaugural Life at Liberty 5k & Fun Run on Saturday, April 6 to honor a staff member and benefit a deserving nonprofit organization here in Canton, Ohio

[Read More](#)

Think Outside the Insurance Box



When a Liberty HealthShare member calls to say he or she has received a serious medical diagnosis, our staff aims to respond with compassion and a plan. Learn more about members Steve and Melinda's experience.

[Read More](#)



"Liberty HealthShare got us through this stressful journey and saved Steve's life. Liberty HealthShare is real... it's real care. We also want to thank the members of Liberty HealthShare for giving us our retirement back, and for saving Steve's life."

–Think Outside the Insurance Box

Broken Resolution? Here's Another Chance.



March is National Nutrition Month®. The change of the seasons offers a great opportunity to take stock and plan some positive changes to the way we eat.

[Read More](#)

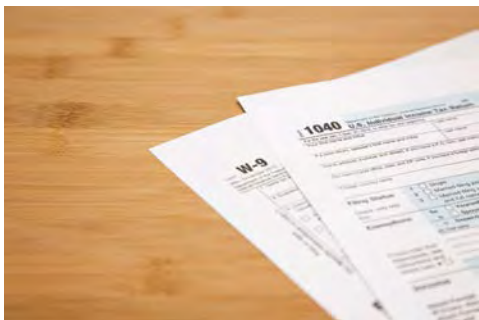
Bringing the Message of Healthcare Sharing to NRB



The National Religious Broadcasters' Proclaim 19 Conference offers a great opportunity for our ministry staff to interact with other ministries and tell attendees about healthcare sharing.

[Read More](#)

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Tax Day is April 15. Claiming your exemption as a member of a healthcare sharing ministry is simple.

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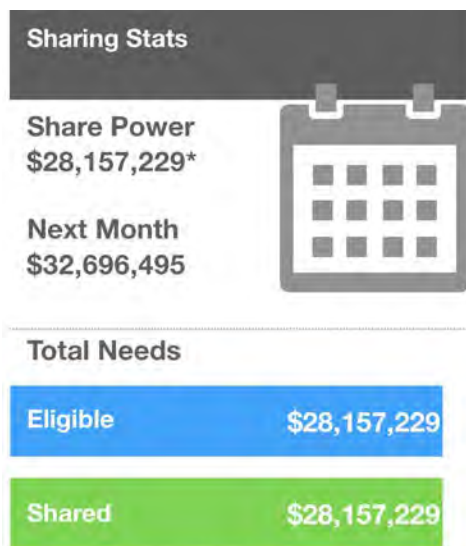
February HealthTrac Graduates



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 this month's HealthTrac graduates.

[Read More](#)

February



*Share Power was lower than typical due to payment processing issues.

For God Alone

For God alone my soul waits in silence; from him comes my salvation. He alone is my rock and my salvation, my fortress; I shall not be greatly shaken. Psalm 62:1-2 ESV

Waiting in silence is not always easy. Waiting on God is not always easy. Often times we want to talk to others about our problems or challenges.

Sometimes we talk to God about them. The writer of this Psalm is comforting himself with the notion that for God and God alone will he wait in silence.

This shows trust in a God who promised to always be with us and to never forsake us. Even if you don't feel Him near or sense His presence in your life, you trust Him because of who He is.

He is a rock, which suggests

something solid to stand on when
everything else is sinking sand. He
alone is our salvation.

He is a fortress, which suggests He is
not only a foundation to stand on but
also a stronghold in which we can
hide. He is our protection in the
storms of life.

With confidence we can say with the
writer: "I shall not be shaken."

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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Celebrating a Life, Supporting a Charity

March 21st, 2019

When *people help other people* we become a better society, filled with a greater sense of purpose and appreciation for one another. We typically look to our incredible member community of nearly 100,000 households across the country to illustrate this sense of helping others through sharing and taking ownership over their healthcare needs to benefit the whole. We see heartfelt stories of selfless giving and support through sharing dollars, prayer requests, encouragement and an active online community.

But one person stands out that was both a member of that community and a member of the Liberty HealthShare family: **Malinda Bise**, a Liberty HealthShare employee who passed away suddenly at the end of January. She gave so much to the organization and its members, priding herself on her work and diligence. Malinda set her own goal—beyond the typical expectations of her role—to take at least 100 calls per day or more.

With a background in medical billing, she consistently helped members in whatever way she could, calling providers and getting the necessary information to help with bill processing. She loved Liberty HealthShare members and truly enjoyed her work.



Desire to Survive and Thrive

Prior to her time at Liberty HealthShare, Malinda battled addiction for many years. Last year, she decided to move from her home in Texas to Ohio so she could access the resources at Hope House 4 Women (HH4W). Her time at HH4W and employment at Liberty HealthShare provided a much-needed support system for her while she worked on getting healthy.

Pastor John Stallings, Malinda's friend and a co-founder of HH4W, said Malinda was a woman with "a huge heart for people, especially those at the margins of society." She fought for the underdog, even when she was going through hard times.

He believes that quality care is part of what endeared her to her coworkers at Liberty. She was supportive of them and loved them during their time working together. He added that seven members of Liberty HealthShare supervisory staff shared memories at her funeral—a testament to her impact and how much she will be missed.

Malinda only worked at Liberty for a short time, but her impact was felt by many. According to a coworker, Malinda was outgoing, kind and willing to go out of her way to help others. She embodied the values, work ethic and compassion for people that Liberty believes in and encourages its staff and member community to live.

Running for a Cause

To honor Malinda and the positive impact she continues to have, we are raising funds through our inaugural "Life at Liberty" 5k and Fun Run on Saturday, April 6, from 8 a.m. -10:45 a.m. to support HH4W and its continuous endeavors to help those in greatest need.

All proceeds will go to benefit the Hope House 4 Women (HH4W), a 501(c)3 nonprofit organization that provides sober living homes for women in Liberty's hometown of Canton, Ohio. The ministry offers food, clothing, shelter and other necessary services for women, helping them in their recovery and supporting the restoration of family relationships.

Liberty members and staff will participate, as well as anyone in the community, at any fitness level. Whether you're running, walking or videotaping your kids running the Kid's Fun Run dash and mini obstacle course, there's something for everyone!

At Liberty HealthShare, we are invested in the stewardship of member funds and member health. We believe our bodies are given to us by God as gifts and, as such, are something to be cared for. We encourage our members and staff to find ways to challenge and nurture their bodies and reap the many benefits of improved health. If you are interested in supporting the work of HH4W, visit their [website](#).

Think Outside the Insurance Box

March 20th, 2019

When a Liberty HealthShare member calls to say he or she has received a serious medical diagnosis, our staff aims to respond with compassion and a plan. At times like this, there's enough on people's minds without having to also navigate a confusing and bureaucratic medical system. The team at Liberty works hard to apply the right knowledge and outreach to make your healthcare needs less overwhelming.

Many members don't realize they have a choice to visit any provider. You don't have to follow your doctor's recommendation. Liberty staff is always happy to help direct members to the best providers and facilities for testing and treatment, based on both quality of service and price. This may require the member to drive a little further than originally planned, but most would agree it's worth a few extra miles when peace of mind and financial security are at stake.

A Couple Taking Action

Tennessee residents Steve and Melinda Semer took responsibility for their healthcare by making a choice to take a different route. After struggling for years to find a workable solution for their healthcare costs, they heard about healthcare sharing from their pastor. They “took a leap of faith” and joined Liberty HealthShare. Joining may have been a blessing in disguise, since following a routine wellness exam, Steve’s doctor saw something concerning and referred him to an ENT.

According to Melinda, “It was a long and winding road, with God shutting doors and opening up others.” This road led to a biopsy at a surgical center in Georgia. Thanks to Melinda and Steve’s willingness to go out of their way to find reasonably-priced care, the procedure was performed at a fraction of the cost they would have been charged closer to home.

When Steve’s biopsy results came back, the Semers were shocked to find he had cancer of the vocal cords. Steve was not a smoker and he did not drink, so their ENT was equally surprised. As the couple faced this frightening news, Melinda added, “Liberty was right with us the entire journey. We could not find a location to take Steve’s case in Knoxville, so I called vendor relations at Liberty. They told us to contact the Cancer Treatment Centers of America (CTCA), and that they would make arrangements for us.”

The Semers ultimately traveled more than three hours to a CTCA location in Georgia, where Steve underwent treatment. Because the provider relations team had arranged for all billing to be sent directly to Liberty for processing, their financial stress was greatly reduced.

A Collaborative Effort

From June 2017 through the fall, Melinda says Liberty shared in every CT scan, PET scan and biopsy. She mentioned, “Liberty sent us to the right place. CTCA is a premier cancer facility... they left no stone unturned.” Doctors treated Steve with radiation, but on review some cancer remained. So in March of 2018, Steve underwent surgery. The operation took seven hours as the surgeon worked meticulously to ensure all the cancer was removed.

After a year of recovery, Steve is doing well. Melinda said, “Fortunately it did not spread. God had his hand on it and prevented it from going anywhere else.” Not only is Steve’s cancer gone, but he is doing better than expected. He was told he would not be able to swallow correctly or speak after his surgery, and yet he passes the swallow test and is able to talk.



A Sharing Message

Steve and Melinda's advice for other members who find themselves in a similar situation is to "find the best negotiated, most logical place [for care] and get the biopsy. It's best to know than to guess with cancer. The sooner there is a diagnosis, the sooner you can get treatment and the better the outcome."

Melinda added, "Liberty HealthShare got us through this stressful journey and saved Steve's life. Liberty HealthShare is real... it's real care. It's an option for all those with faith, to have more control over where and how their healthcare dollars are spent. We also want to thank the members of Liberty HealthShare for giving us our retirement back, and for saving Steve's life."

The Semers' dramatic healthcare journey gave them an opportunity to experience what a difference the healthcare sharing approach can make. Through open communication with our provider relations team, they were able to not only access the best care for Steve but to also responsibly steward the shared dollars of the Liberty HealthShare community. Looking back on this experience, Melinda added, "Without hesitation, we would refer others to think outside the insurance box and take a leap of faith like we did."

Broken Resolution? Here's Another Chance.

March 26th, 2019

It's commonly held that by February of each year, 80 percent of people have given up on their New Year's resolutions. So as we near the end of March and the official start of spring, this might be a good time for some of us to (once again) evaluate our health. Whether or not we made a health-related resolution this year, the change of the seasons offers another great opportunity to take stock, find ways to increase our physical activity, and plan some positive changes in the way we eat.

March is National Nutrition Month®, “an annual nutrition education and information campaign created by the Academy of Nutrition and Dietetics.” This observance is meant to help people learn more about the food they consume and how they generally take care of their bodies through diet and exercise.

As we all know, every year or so, a new diet or exercise fad sweeps the nation and promises to deliver better results in half the time or effort. As anyone who has tried one of these programs can attest, they are rarely sustainable, often costly, and usually drastically oversold. Realistically, there is no one-size-fits-all approach for optimum health. As a matter of fact, how health is defined may vary from person to person. However, there are some bedrock principles that can be agreed on.



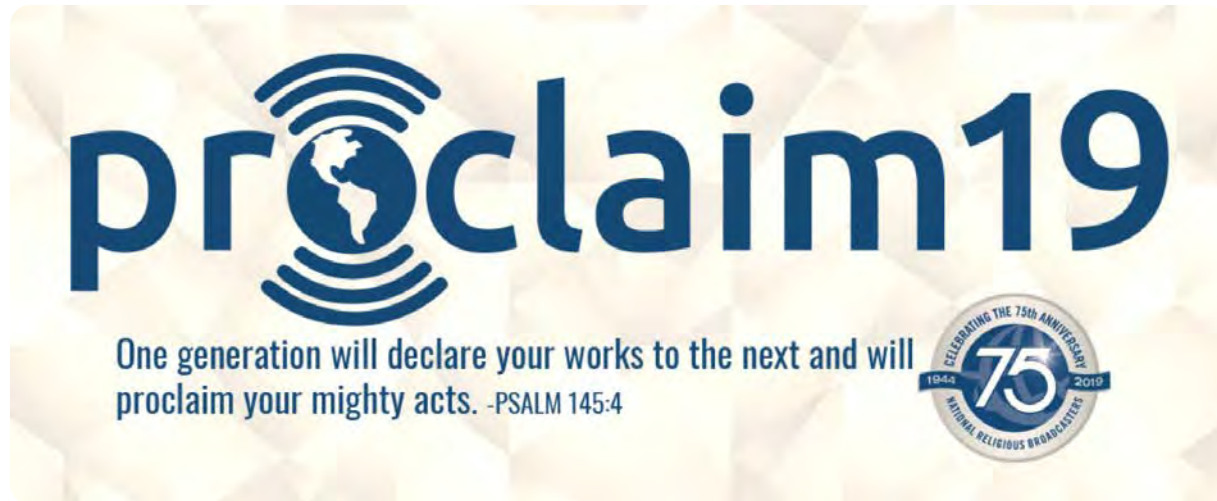
As you think about your own eating habits this March, you may have some questions or feel you could use a refresher on proper nutrition. Consider visiting the [National Nutrition Month page on the Academy of Nutrition and Dietetics' Eat Right website](#). You will find links for games, tip sheets and handouts, and other materials to help you think through the best way to reach your goals.

Here at Liberty HealthShare, one of our main values is personal responsibility. We believe our members are smart enough to choose for themselves how they should care for their bodies. We also understand that our job is to facilitate the sharing of healthcare costs, not to manage member health or manipulate behavior. That's one of the many reasons we encourage members to develop a close relationship with their doctors—so they can make informed decisions with the input of a professional who knows their history, current profile, and goals, and who can partner with them to make a plan.

No matter the approach you take to improve your health, we encourage you to talk to your healthcare providers, review where you are currently, and find at least one way to take better care of yourself today. If your eating habits leave something to be desired, why not celebrate National Nutrition Month® by committing to make some improvements in that area?

Bringing the Message of Healthcare Sharing to NRB

March 22nd, 2019



Late winter into early spring is a busy time for Liberty's communications and events teams. During February and March, they travel to and attend events in various cities throughout the nation, talking to members and potential members and sharing information about Liberty with leaders in the nonprofit, ministry, healthcare and policy realms.

This year, March 26-29, representatives from Liberty will sponsor and attend the National Religious Broadcasters (NRB) Proclaim 19 Christian Media Convention in Anaheim, California. The convention "connects, equips, and edifies thousands of Christian communicators." Highlights of the four-day event include talks by pastors, authors, and speakers, as well as performances by Christian artists and a massive exposition hall where Liberty HealthShare will host a booth.

Proclaim 19 offers a great opportunity for our ministry staff to meet and interact with personnel from various ministries throughout the nation and to share the good news about healthcare sharing with a large audience of attendees. Our hope is that pastors and

leaders will be inspired to take information about Liberty HealthShare back to their congregations and ministries so we can continue spreading the message of Christian healthcare sharing as an approach to paying for medical costs.

A representative from our communications team will speak from the main stage, and throughout the course of the convention, we will also conduct radio interviews to spread the word about healthcare sharing to a variety of audiences.

If you will be at NRB's Proclaim 19, be sure to come and find us in the Exposition Hall. We would love to meet you in person.

2018 Tax Info for Healthcare Sharing Members

February 20th, 2019



Tax Day is April 15th. Claiming your exemption as a member of a healthcare sharing ministry is simple.

A taxpayer is only responsible for the **Shared Responsibility Payment** for those months in which they either had no insurance coverage or were not a member of a healthcare sharing ministry. This additional tax is calculated month-to-month on [Form 8965](#).*

If you had coverage in all of 2018 or a combination of qualifying health care coverage and coverage exemptions for every month of 2018, you don't need to file Form 8965. The "Full-year coverage" checkbox that was on line 61 of the 2017 Form

1040 has been moved to the top of page 1 of the 2018 Form 1040 and retitled "Full-year health care coverage or exempt." You will now check that box if you, your spouse (if filing jointly), and anyone you can or do claim as a dependent had qualifying health care coverage or a coverage exemption that covered all of 2018 or a combination of qualifying health care coverage and coverage exemptions for every month of 2018. If you can check the box on Form 1040, you don't need to file Form 8965. If you or another member of your tax household was granted a coverage exemption from the Marketplace that didn't cover every month of 2018, you will need to complete form 8965.

Line 61 on the 2018 Form 1040 Schedule 4 is where you are to report the amount of the Shared Responsibility Payment you owe.

**If a person was covered or exempt for any day of a month, this status applies to the entire month.*

Claiming Your Exemption on form 8965 for Partial Year Coverage.

If you claim an exemption from the Shared Responsibility Payment tax as a member of a healthcare sharing ministry, you are also to report that exemption on Form 8965.

The IRS Instructions for the Form 8965 Worksheet asks for the code under which you are exempt. As a member of a healthcare sharing ministry, you have a **Code 'D'** exemption. Your tax return will not ask for the name of the exempt healthcare sharing ministry.

On Form 8965, leave Parts I and II blank. In Part III, for each member of your household, you will simply write the letter 'D' in the column titled 'Exemption Type' for each month for which you claim the exemption.

Follow these basic steps:

Step 1: Calculate your "Shared Responsibility Payment"

Step 2: Claim the months that you were a part of a healthcare sharing ministry as an exemption in Part III of Form 8965

Step 3: On line 61 of the 2018 Form 1040 Schedule 4, report the "Shared Responsibility Payment" you calculated

That's it!

If you have your taxes prepared by a professional tax accountant, he or she should be familiar with these requirements.

Links to IRS Forms:

Click here: [Form 1040](#)

Click here: [Form 8965 Worksheet](#)

Click here: [Form 8965](#)

Click here: [Form 1040 Schedule 4](#)

February 2019 HealthTrac Graduates

March 25th, 2019

Graduating from HealthTrac means the member has reached the goals set with their Health Coach and has made lifestyle changes that positively impact overall health. Congratulations on your achievement!

Adams	Chris
Alvarado	Monica
Bair	Douglas
Bell	Bryan
Blankenship	Todd
Brandvold	Sandra
Burke	Kathleen
Bush	Ron
Cain	Robert
Carr	Julie
Carr	Daniel
Chandler	Lynda
Chester	Kim

Coe	Suzanne
Coleman	Robert
Cook	John
Davis	Nin
Donnini	Karen
Ennis	Kimberlee
Evans	Jodi
Fields	Suzette
Glanoulis	Anthony
Goad	Pam
Goddin	James
Grewe	Debbie
Hall	Shelley
Haws	Wayne
Hietbrink	Bernie
Howe	Janice
Ionta	Jennifer
Jen	Karen
Lee	Francine
Lewis	Cynthia
Lindsey	Samuel
Lindsey	Samuel

Lindsey	Gregg
Matthewson	David
Mayer	Lorelei
McKee	Scott
Monroe	Shaun
Morris	Margaret
Nimz	Jeff
Noren	Christopher
O'Donnal	Tracy
Paulen	Kevin
Petersen	Carrie
Pinzauti	Simone
Powell	Theresa
Pratt Jr	Richard M
Pruett	Keith
Quinn	Vickie
Rempe	Kent
Russell	Fiona
Schreuder	Brett
Scott	Kris
Stalnaker	Donette
Stinchcomb	Jim

Stutz	Mike
Thompson	Jeffery
Turner	Paul
Vaughn	Debra
Velarde	Derrick
Watson	Bill
Weaver	Rosemary
Willis	Joe
Woodburn	Gary
