



**A Message from Our CEO: Liberty HealthShare Leads the Way in Medical Cost Transparency**



The Healthcare Bluebook tool is at the forefront of a much-needed revolution in our approach to healthcare, but that's not surprising. After all, "liberty" is just another word for freedom. Liberty is giving our members the freedom they deserve to choose the best medical care at the best price.

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**Find Quality Health Providers Who Offer You Fair Pricing**



**DOWNLOAD MOBILE APP  
AT THE APPLE APP STORE  
OR ON GOOGLE PLAY**

Liberty members now have access to the [Healthcare Bluebook](#) Mobile App, a web tool that makes it possible for patients to search for, compare, and, ultimately, save on healthcare costs.

[Find Fair Providers](#)

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## How to Submit a Bill for Sharing



Submitting a bill to Liberty HealthShare is a simple process, with only a few steps. Let's walk through each one, together.

[Read More](#)

## July Sharing Stats



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## PROVIDER EOS

- ☒ An EOS is sent out at the end of the bill processing
- ☒ Providers will receive an EOS, whether or not the Provider is sent sharing dollars
- ☒ Providers are mailed an EOS

## ITEMIZED BILL CHECKLIST

- ☒ Patient Name
- ☒ Type of Procedure Code
- ☒ Charge for Service
- ☒ Date of Service
- ☒ Diagnosis Code
- ☒ Healthcare professional's name/address and National Provider Identifier (NPI)

## June & July 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 June & July.

[Read More](#)

**HealthShareRx**  
PHARMACY SAVINGS FOR LIKE-MINDED MEMBERS

A NEW, Revolutionary  
Pharmacy Program is Coming  
Soon! And...It's Exclusive For  
HealthSharing Members!

**COMING SOON**

## There's Something New in the Liberty HealthShare ShareBox!



Liberty HealthShare has a new feature in Sharebox that allows members to share prayer requests with our Pastor Care Team and other members.

[Read More](#)

**PRAYERBOX IS NOW IN SHAREBOX**

Go to Prayerbox in  
your Sharebox  
Menu

Submit a Prayer  
Request

Let Others Know  
You are Praying  
For Them

Send  
Encouragement

## Money Saving Tips for College Students



Saving money can be difficult, yet it's possible be a wise steward of your money while at college. Here are a few tips shared by our college intern, Celeste.

### Conserve for College

## We Will Not Fear



*"God is our refuge and strength,  
always ready to help in times of  
trouble. So we will not fear when  
earthquakes come and the mountains  
crumble into the sea. Let the oceans  
roar and foam. Let the mountains  
tremble as the waters surge!"*

Psalm 46:1-3 NLT

The words used to describe God in these verses should bring a sense of calm and trust in our times of challenge. God never talks about avoiding or the absence of calamity in our lives. Things are going to happen. When things are crumbling and our world is shaken, God has not failed us. He has promised to be with us in the middle of tragedy. When we find ourselves in difficult circumstances, we sometimes think that God has abandoned us, but this is not the case.

George Young wrote "God Leads His Dear Children Along" after his home was burned to the ground. Here are some of the lyrics:

"In shady, green pastures, so rich and  
so sweet

God leads His dear children along  
Where the water's cool flow bathes  
the weary one's feet  
God leads His dear children along

Sometimes on the mount where the  
sun shines so bright  
God leads His dear children along  
Sometimes in the valley, in darkest of  
night  
God leads His dear children along

Some through the waters, some  
through the flood  
Some through the fire, but all through  
the blood  
Some through great sorrow, but God  
gives a song  
In the night season and all the day  
long."

He is always ready to help. Run to  
Him.

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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



# A Message from Our CEO: Liberty Healthshare Leads the Way in Medical Cost Transparency

August 9th, 2019



Did you know that prices for the exact same medical procedure can vary by over five hundred percent? And often, there are discrepancies in the actual cost of a procedure and what insurance companies are charged. A recent article in the Los Angeles Times details a patient who was charged \$2758 through her insurance company for a pair of ultrasounds, though she learned that the actual cost, had she paid cash, would have been just \$500! The Trump administration has called for more transparency in health care costs, proposing that hospitals be required to post prices they have negotiated with insurers.

On August 2, Liberty HealthShare became a leader in the demand for transparency in health care costs when we launched Healthcare Bluebook, an innovative tool that lets our members compare non-emergent health procedures in a geographic area. Providers are ranked by cost AND quality, comparing a facility's performance in several areas -- patient complications, patient safety, mortality and compliance with standards of care -- making it easy to find high-quality health care that is also priced fairly. All members need to do is click on the Healthcare Bluebook logo in your ShareBox. From there, simply search by procedure. Color-coding makes it easy to see at a glance which facilities offer the highest quality at the lowest costs. There's even a convenient mobile app.

Response from our members has been enthusiastic, to say the least — in the first week of the Healthcare Bluebook launch, there were more than 25,000 searches!

Industry insiders are taking note, too. "Information is crucial to achieve quality health care and nowhere is that more important than in your choice of the right health care professional," says Peter Pitts, current president of the Center for Medicine in the Public Interest, and former FDA associate commissioner.

For the self-pay patient, this tool is a must. For members who primarily pay upfront and submit their eligible expenses for reimbursement, it is imperative that you begin to use Healthcare Bluebook.

Clearly, our new Healthcare Bluebook tool is at the forefront of a much-needed revolution in our approach to healthcare, but that's not surprising. After all, "liberty" is just another word for freedom. And with our Healthcare Bluebook, Liberty is giving our members the freedom they deserve to choose the best medical care at the best price.

Also, in terms of transparency, the manner in which we calculate the administrative fee has been brought before the board of directors. When Liberty HealthShare opened its doors six years ago, we established our administrative fee at 12% of our median plan cost, which was \$24. Administrative dollars are used to facilitate the sharing of your medical bills, while the remainder of your membership dollars are sharing dollars dedicated to medical expenses. For ease of communication and accounting, Liberty used the \$24 number in the Sharing Guidelines and other member communication.

As our plan costs and plan offerings have changed over the past 6 years, the administrative fee was never adjusted. Today \$24 is just 8% of our median plan cost, and less than 5% of our highest plan cost.

We work hard to maximize the administrative dollars to give you the best possible health sharing ministry. Given the tremendous growth of our membership and the need to continually improve our technology to better serve you, the board of directors voted to adjust the administrative fee. Moving forward, Liberty HealthShare's administrative fee will be calculated as a percentage of plan cost, **not to exceed** 12%. *This will not change your monthly share amount.*

Thank you for being part of the Liberty HealthShare community. We look forward to serving you for years to come.

Larry

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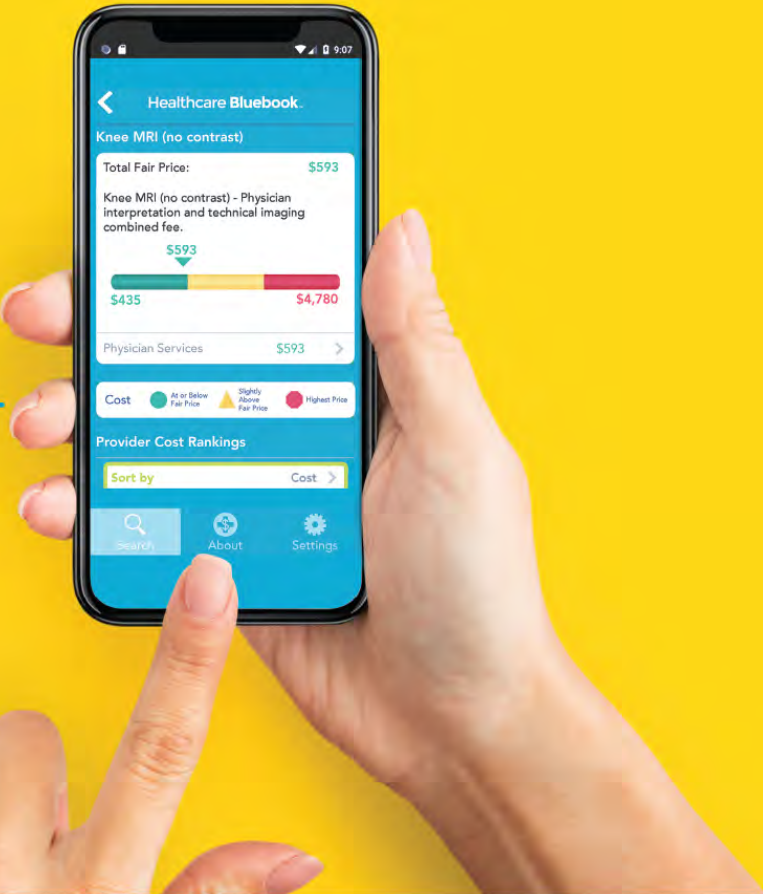


# Find Quality Health Providers Who Offer You Fair Pricing

August 8th, 2019

## WANT TO AVOID SURPRISE MEDICAL BILLS?

WE HAVE  
AN APP  
FOR  
THAT!



With the Healthcare Bluebook mobile app, you can see procedure price information at facilities in your area, so you'll know BEFORE you go. Download the Healthcare Bluebook mobile app today to find a Fair Price™ on medical care anytime, anywhere!



**Healthcare Bluebook™**

Many people don't spend time thinking about the cost of their healthcare. The reality is that for a variety of reasons, most healthcare consumers rarely even see the true price for the procedures, tests, and treatments they undergo.

It may come as a shock to you that there is no standardization of healthcare costs in the United States. Unlike in other parts of the market, hospitals and other providers don't necessarily have to compete for customers, so they can arbitrarily set their prices. As a result, a test or procedure could vary in cost by up to ten-fold depending on the facility where it is conducted!

Despite the mystery that has shrouded medical pricing for decades, calls for more transparency in hospital and provider pricing have increasingly been in the news in recent months. As more patients (and providers) take a stand for common sense in the healthcare industry, others are taking notice.

Many healthcare consumers have turned to healthcare sharing as at least a partial solution to their problem. They see that the current system is deeply flawed, so they have chosen a different path and found a great deal of freedom in taking responsibility for their care and the costs associated with it.

But making this shift in mentality requires time, effort, and a commitment to stand up to those who believe there is only one way to approach healthcare costs. Here at Liberty HealthShare, we understand that one of the best things we can provide to our members is information and lots of it. When members join us, we ask them to change the way they approach healthcare, and we try to provide them with the tools they need to be successful.

As part of our ongoing effort to equip our members so they can wisely shop for their care, we are sharing another valuable resource. As of August 1st, members now have access to the Healthcare Bluebook. This online searching solution makes it possible for self-pay patients to search for, compare, and, ultimately, save on healthcare costs.

**There are two ways you can access and use Healthcare Bluebook:**

1. Click on the Healthcare Bluebook logo inside your [ShareBox](#). This will take you directly to your Liberty Member-specific page, logging you in automatically.
2. Download the mobile app in the [App Store](#) or on [Google Play](#). When using the app for the first time, you will need to give your zip code and click "My Employer Provides Bluebook." Under "Company Code or Mobile Access Code," type "liberty" and click "Go." Next, you will be asked to fill in your last name and date of birth. Finally, click "Go" again.

Once you are logged into the platform, you can search by procedure, provider, or hospital. Using the ranked results, you can determine with whom and where to access the best quality care at the fairest price. One of the many ways this information will be helpful is that you can bring it to your doctor and decide—together—how to proceed with your care in the wisest way.

Liberty HealthShare members have already taken the crucial step of reclaiming responsibility for—and freedom in—their healthcare. Healthcare Bluebook is just one way we want to thank and encourage you as you seek out the best care for the best price. It's how we care well for one another as members of this community. We hope you enjoy using this new tool!

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# How to Submit a Medical Bill for Sharing

August 8th, 2019



In February of this year, Liberty HealthShare rolled out a new ShareBox platform. This new tool both updates and streamlines the process for submitting bills for sharing and accessing other member account functions.

Even though the new ShareBox has been up and running for over six months, some members may not have accessed the platform yet, and others may have questions about how to submit bills correctly.

**It's a simple process with only a few steps:**

1. Log into your [ShareBox](<https://sharebox.libertyhealthshare.org/login>)
2. Click “Medical” on the menu located on the left-hand side of the screen.
3. In the drop-down menu, click “Expenses.”
4. Once you are in the Medical Expenses page, click “Submit Expense” on the top right-hand side of the screen.

You will see the following sections that require your attention:

**Please Note:**

- You only need to fill out this form if your healthcare professional is not submitting the bill for you.
- Please complete a separate form for each bill.
- We require an itemized bill to process the bill correctly.
- We cannot accept receipts, balance due statements or canceled checks in place of the itemized bill.
- We will only share with the member when the healthcare professional will NOT accept payment from Liberty HealthShare or when bills are submitted with proof of payment.

**Reason for Visit:**

Fill this out in detail with up to 2000 characters.

**Member Information:**

Select the name of the patient/member for whom the medical expense is being submitted.

**Accident/Occupational Information:**

Check the appropriate box(es) if:

- Member is covered under health insurance
- This is a maternity need
- You are filing a claim or lawsuit against a third party (including an insurance company) in order to recover the cost of expenses incurred as a result of this accident or illness.

If you filled out the accident/occupational information, fill in the date and select whether the accident or illness was due to employment or automobile accident. Include a clear, concise description of the accident or illness in up to 500 characters.

If you made a payment to your provider for the bill you are submitting (proof of payment is required), check the “payment made” box and enter the amount paid.

**File/Attachment:**

Upload the supporting documentation. Please note, only certain file types can be accepted (.jpg, .jpeg, .png, .pdf, .tiff)

Including the following documents when you submit an expense can help your bill to be shared in a timely manner:

Attachments Required:

- Insurance EOB
- Proof of payment (if applicable)
- Negotiated discount
- Itemized bill (see checklist)

Before you submit, go through this checklist to ensure that you have everything to help your bill move through the sharing process:

Itemized Bill Checklist:

- Patient Name
- Type of service/procedure code
- Charge for the service
- Date of service
- Diagnosis code (ICD format)
- Healthcare professional’s name/credentials address, and NPI (National Provider Identifier)



Once you have confirmed all necessary information is included in your submission, click “Submit.” Keep an eye on your email and periodically check your ShareBox for notifications related to your submission.

Processing will take several weeks, but rest assured, once you submit an eligible bill in the ShareBox, it will begin moving through approvals and on to being shared by your fellow members.

*Please be patient and take note: Resubmitting the same expense may slow down the sharing process.*

At Liberty HealthShare, we exist for our members. The ShareBox platform is one way we are working to make it as convenient as possible to submit your eligible medical expenses for sharing. We hope you have a great experience using the ShareBox.

Feel free to bookmark this post and refer to it whenever you need a refresher on the correct way to submit bills for sharing. Thank you for being a member of the Liberty HealthShare community!

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# June & July Liberty HealthShare HealthTrac Graduates

August 8th, 2019

Allen	Jordan
Allen	Cheryl
Anderson	Pat
Apple	Kenneth
Attias	Marsha
Attias	Marsha
Baird	Ronald
Beckman	Steven
Bowling	Bruce
Bowman	Debra
Bryson	Bruce
Bylund	Brian
Campagna	Steven
Carlson	Janet
Carrier	Kay
Carson	Myrick
Cimino	Fran
Connole	Christopher
Cook	Sherry

Cooper	Michelle
Copeland	Timothy
Corwin	Dan
Crain	Michael
Criswell	Carol
Danielson	Rich
Doornbos	Kathy
Durkin	Noreen
Engelmann	John
Englebert	Travis
Eubank	Lydia
Ewing	Billie Jean
Fischer	Julie
Fitzgerald	Michelle
Gammon	Willie
Gonzalez	David
Goodell	CleAnn
Goodman	Deborah
Greenhalgh	Scott
Greenwood	Thomas
Gross	Kay
Grundmann	Jodie
Hall	Cathy
Harder	Kelli

Tags:

# There's Something New in the Liberty HealthShare ShareBox!

August 8th, 2019



## **Welcome to Prayerbox, the newest feature in the Liberty HealthShare ShareBox!**

The Liberty HealthShare Sharebox has a few features, Prayerbox. This is a new feature within ShareBox that allows members of Liberty HealthShare to share prayer requests with our Pastor Care Team and the Liberty HealthShare Community.

*If you have a prayer request, please go to your Sharebox and click the prayer icon to submit your request. Your request will be seen and prayed for by our ministry team.* If your request is set to public your request will also be seen by members who can pray and send you an encouraging word. We have a powerful sharing community that prays for one another and when we share in one another's burdens, we fulfill the law of Christ.

# Money Saving Tips for College Students

August 9th, 2019



*(the article below was written by Liberty's college intern, Celeste)*

It's almost that time of year when college students wrap up their summer at home and start preparing to go back to school. For some, that means picking up extra shifts at a summer job so they have enough money to go back to school with. Getting back to school with some savings from your summer job is nice, but the tricky part is saving and conserving it instead of spending it all during the first few weeks back on campus.

Saving money can be difficult, especially during college, when you are learning how to live on your own and how to spend your money correctly. One of the best ways to make sure you have enough money throughout the school year is to get a part-time job on or close to your college campus. However, sometimes the pressures of schoolwork, organizations, sports—and countless other opportunities you can get involved with to benefit your future—can make it hard to work at all. You don't want to put too much on your plate, so here are some tips you can use to keep from running out of money.

**Spending cuts:** Where it comes to spending your money, there are many ways you can cut back your spending and keep some cash in your pocket. A lot of businesses, especially local ones in your college town, understand that you are in college and struggling to keep any extra money, so they will work out deals for students.

- *Student discounts:* There are a lot of restaurants and other businesses—local and chain—that offer small but helpful student discounts. Some offer 10% or more off your meal, a free drink, or other discounts. Apple offers up to \$200 off of a MacBook for students, Chick-fil-A offers free drinks, and Subway offers a 10% discount.

- *Textbooks:* Textbooks can easily break the bank if you aren't looking for good deals and ways to cut back spending on them. Being smart when buying textbooks is simple. Always buy used textbooks if it is an option. This could potentially save you hundreds of dollars. If you can't buy used, Amazon and some other sites offer the option to rent some textbooks for less money. Either way, there is usually a way to get around paying so much for your textbooks.

- *Stay in to eat:* An easy way to cut your spending is to reduce the amount you go out to eat or get coffee — or stop altogether— by making your food and coffee at home. It's not very noticeable at first, but if you buy a \$5 coffee every day for a year, you've spent \$1,825. Think about how much that translates into for meals! In the long run, making your coffee and food at home will save you a lot of money.

**Bringing in money:** When you are a full-time student juggling classes, organizations, and a handful of other things, it can be difficult to hold down a job. Even if do you get one you might not be able to work enough hours to make enough money to live off of. Here are a few ways to earn some money without having to commit too much of your time. This way, you can focus on what you need to do for school.

- *Sell belongings that you no longer use:* Go through your room and sell everything you no longer use or need. Whether it's clothing, shoes, accessories, old toys, or anything else someone else wants to buy, it can add up and help you bring in a little bit of extra spending money. It probably isn't enough income to live, but you can use this approach when you are running low and want to make sure you have enough to get by.



· *House/pet/babysitting*: Exchanging your time for cash in someone's home is a great way to bring in a little bit of extra cash. It is usually pretty low-commitment and you can usually make your schedule based on your availability and need for money. If you post somewhere online that you are available to babysit, house-sit, or pet-sit, people will usually reach out to you. Over time, you can also build a relationship with the family and become their "go-to" sitter, which could translate into some consistent income. This is another good way to bring in as much money as you think you might need.

These are just a few helpful tips for earning money and cutting back on spending as a student. There are also apps you can use, such as Mint, to help track spending and create a budget to get you on the right track.

**Here's a quick list of creative tips for saving/earning more:**

- Sell clothes and accessories - Poshmark, Plato's Closet, etc.
- House-sit, dog-sit, babysit, etc.
- Take advantage of student discounts
- Attend free events
- Utilize your meal plan if you have one
- Rent or buy used textbooks
- Make your coffee or food at home instead of going out and buying it every day
- Use money-saving or budgeting apps like Mint
- Don't go grocery shopping while you are hungry so that you don't buy unnecessary groceries
- Buy generic brands
- Cancel unnecessary subscriptions and memberships
- Build an emergency fund
- Get a part-time job - put a certain percentage of your check into a savings account

- Save your loose change
- Pick up an inexpensive hobby such as reading or gardening
- Volunteer - it takes up time so you aren't spending money and it's free
- Sign up for coupon alerts
- Use an investment app like Acorns

When you go throughout your day, start being more mindful about how you are spending and saving and do as much as you can to bring in a little bit of extra money. Every dollar counts, especially at this time in your life.

*Which tip will you use to start saving money?*

# We Will Not Fear

August 8th, 2019



## His Word

*“God is our refuge and strength, always ready to help in times of trouble. So we will not fear when earthquakes come and the mountains crumble into the sea. Let the oceans roar and foam. Let the mountains tremble as the waters surge!”* Psalm 46:1-3 NLT

## Our Walk:

The words used to describe God in these verses should bring a sense of calm and trust in our times of challenge. God never talks about avoiding or the absence of calamity in our lives. Things are going to happen. When things are crumbling and our world is shaken, God has not failed us. He has promised to be with us in the middle of tragedy. When we find ourselves in difficult circumstances, we sometimes think that God has abandoned us, but this is not the case.

### **Their Wisdom:**

“George Young wrote "God Leads His Dear Children Along" after his home was burned to the ground. Here are some of the lyrics:

"In shady, green pastures, so rich and so sweet God leads His dear children along Where the water's cool flow bathes the weary one's feet God leads His dear children along Sometimes on the mount where the sun shines so bright God leads His dear children along Sometimes in the valley, in darkest of night God leads His dear children along Some through the waters, some through the flood Some through the fire, but all through the blood Some through great sorrow, but God gives a song In the night season and all the day long." He is always ready to help. Run to Him.

*Wes Humble is the Executive Director of Ministry and Community Relations at Liberty HealthShare. He has thirty years of experience in various pastoral and editorial roles, and he is passionate about responding to the spiritual needs of both ministry staff and members.*

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