Liberty HealthShare October 2019 Newsletter

Member Update: If you need changes made to your NEW HealthShareRx card, please contact Liberty HealthShare Member Services at 1-855-585-4237.







A MESSAGE FROM OUR CEO

You have been constant in your belief in the health sharing model. Through growth, transition, and change, this sharing community ...

READ NOW



GETTING THE MOST FROM YOUR DPC

If you are a part of a Direct Primary Care Partnership with your doctor, here are some helpful tips to remember...

READ NOW



CHILDHOOD OBESITY

In honor of Childhood Obesity Awareness Month, here are simple steps your family can take to curb childhood obesity...

READ NOW



HEALTHTRAC GRADUATES

Congratulations to these members who are improving their health by staying committed to their goals...

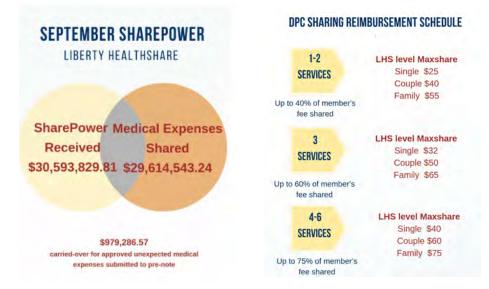
READ NOW



HEALTHY PUMPKIN TREATS

It's officially fall! Are you pumpkin OBSESSED? If so, we have a healthy pumpkin treat for you try...

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HELPFUL ADVICE FROM A MEMBER

Liberty HealthShare Member Frances Marken has made a suggestion that can help your family save...

READ MORE

GOD WITH YOU

No matter what you may be facing or will face in the future, there is one constant that will not change...

READ MORE



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 subscribed to our list. You can unsubscribe at any time.

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



A Message from Our CEO

September 13th, 2019



Liberty Members;

I'd like to start by telling you how much I appreciate the Liberty sharing community and that I recognize we wouldn't be where we are without each one of your families. You have been constant in your belief in the health sharing model. Through growth, transition, and change, this sharing community has been consistent in supporting one another and the ministry.

We have made significant strides over the last three months in pushing through the technical problems caused by the software transition in February and March. Many of you are seeing the results of this as medical needs are shared and some older needs locked in transition have been

shared or are being shared this month.

Some of the highlights I want to share are new things and some reminders of what has been implemented:

- 1. In the last two months, the sharing community has contributed \$95 million to medical needs. We have been able to work through the system issues and the great news is that all sharing dollars received in 2019 through August have been shared \$256 million!
- 2. We are increasing our member advocate staff thirty percent which will decrease wait times and improve member experience.
- 3. We have increased training to two full weeks for new member advocates so they are better able to assist our members.
- 4. We have invested in new phone technology that will greatly increase our call center ef ciencies.
- 5. We have identi ed all medical needs and are sharing those that were caught in the system. A small number of needs that we identi ed from 2018 and rst quarter of 2019 have been shared, or are being shared in September. If you have a medical need from 2018 or First Qtr. 2019 and it is not shared in September, please contact our Member Resolution team at memberresolution@libertyhealthshare.org (mailto:memberresolution@libertyhealthshare.org). This is the quickest route to making us aware of a past need and moving it forward. Again, this is ONLY for needs from 2018 or through March 2019 that you need us to review if it is NOT shared in September
- 6. In September, we expect to share all remaining items in transition through May. If you are waiting for an eligible need from the transition period, this is the month we expect to share into your needs. We also expect to share most all of June and into July, in the month of September.

We continue to answer our members' calls and share medical needs every day! With the help of new IT leadership and additional resources in that department, we have made great progress.

Thank you for being a Liberty member!

Getting the Most from Your DPC

October 14th, 2019



If you and your family are part of a Direct Primary Care partnership with your doctor, Liberty HealthShare members are here to help you share in the costs associated with your membership.

In short, direct primary care is a contract between patients and their providers where patients are charged a set fee, usually monthly, in exchange for access to a broad range of primary care services. Fees and services vary by provider.

In most cases, Liberty HealthShare members will share a portion of the periodic fee. Members seeking reimbursement must complete a direct primary care reimbursement request form, which includes information about both their direct primary care and Liberty HealthShare memberships.

The DPC reimbursement form is available in each member's Sharebox. When first requesting reimbursement, members also must include a copy of their direct primary care agreement.

The reimbursement request also includes a section to indicate which services your DPC provider offers, which is key to determining what portion is eligible for sharing. A maximum of 75 percent, up to \$75, may be eligible depending on your Liberty HealthShare and direct primary care memberships. Please note that amount is the maximum, and your plan may be eligible for a smaller share.

To expedite reimbursements and ensure accurate and timely processing, Liberty HealthShare's medical bill processing department asks that members submit both the DPC reimbursement form and their receipt at the same time. You must submit both the reimbursement form and receipt for every DPC payment you would like to be shared.

Some other helpful tips to remember when working with Liberty HealthShare and your DPC:

- Members must submit both pages of DPC reimbursement request form with a receipt
- DPC reimbursement is based on the member status with the DPC provider, but cannot exceed LHS membership level (single, couple, family)
- If members in a LHS family or couple program use different DPC providers, they will only get reimbursed at individual rates
- DPC fees are never subject to annual unshared amount
- Any other services done in the DPC provider office will be processed per guidelines
- From the Liberty HealthShare 2019 Guidelines: **Support for Direct Primary Care (DPC) Membership.** *Liberty HealthShare administers an evolving program (subject to change) to encourage members to enroll in effective Direct Primary Care practices. Members may request to have a variable portion of their monthly DPC membership fees shared, the amounts of which may be adjusted from time to time by the Liberty HealthShare administration. If a practice bills separately for an office visit, those bills are eligible for sharing if the member has not also requested a reimbursement for DPC monthly fees. If a practice is identified as billing excessively, ordering unnecessary tests, or profiting egregiously from ancillary services that should be included within their DPC membership, then fees for that practice may not be shared in or the sharing stopped once identified. The sharing in DPC fees is not an entitlement of membership, but a gift of other members. DPC sharing may not be available for all Liberty HealthShare programs.*

https://dpcnation.org

https://www.dpcfrontier.com/

https://dpcalliance.org

https://www.youtube.com/watch?v=eJYJPWpAX-Y&feature=youtu.be

Tags:

Cost-Reduction Healthcare-Costs Self-Pay-Patient

Childhood Obesity Awareness Month

October 12th, 2019



One in 5 children in the United States have obesity. Childhood obesity puts kids at risk for health problems that were once only seen in adults like type 2 diabetes, high blood pressure and heart disease. Not only are obese children at a higher risk to become obese adults, but the risk factors associated with weight are more likely to be severe.

Children who suffer from obesity are also at a higher risk for having lower self-esteem, being the target of bullying, and potential depression or behavioral issues.

According to the CDC, childhood obesity is influenced by numerous factors. For many families, obesity may be a result of too much time spent being inactive, lack of sleep and easy access to high calorie, low nutrient foods and sugary beverages.

Though, the good news is, that childhood obesity can be prevented through simple lifestyle changes. In honor of National Childhood Obesity Awareness Month, Liberty HealthShare encourages your family to make better choices to curb childhood obesity together.

Here are some simple steps your family can try today,

- **Be a role model.** Children learn by example and they will follow your lead. Be positive about healthy living and work together as a family, supporting each other is a great set up for success.
- **Try new, healthy foods as a family**. Opt for healthier alternatives such whole grains, lean meats and lots of fruits and veggies! Don't cut dessert, replace it with a nutritious alternative that can satisfy a sweet tooth without excessive sugar. Be mindful that it may take children longer to become accustom to new foods, so don't give up if they are not receptive the first time around!
- **Make water a first choice.** Encourage your family to drink more water and less juice and soda.
- Watch portion sizes and check for hidden sugars. To control portion sizes try serving meals on smaller dishes and downsize orders when eating out. In addition to portion control, make sure to be on the look out for hidden sugars. High sugar content can be found in many breads, canned soups, kids' snacks and low-fat meals. Check labels and choose products with fresh ingredients.
- **Get active!** Increase physical activity by biking around the neighborhood, taking a nature walk or playing at the park.
- Limit screen time. Keep time spent on the computer, watching TV, or playing video games to 2 hours or less a day.
- **Be patient.** It takes time to build better habits and transition to active, healthy living. Do not be too hard on yourself or your family, keep it fun!

These small adjustments will make a big impact over time. As your children grow and develop their own hobbies and interests they will be appreciative that you taught them the value of a healthy, mindful lifestyle.

September Liberty HealthShare HealthTrac Graduates

October 9th, 2019

Adams Kelly
Adinolfi Carol
Almand Mark
Atherton Nancy
Auxier Les
Banks Nancy
Bell Cecelia
Branson Terry
Bredy Alan
Brooks Donna
Burges MaryLou
Busch John
Byl Mark
Canoles Jenifer
Carlisle Alice
Casey Mark
Cofty Hailey
Collins Ron
Costello Dan

DuFord Sharon
Duncan Janice
Eggleston Sterling
Eicheldinger Richard
Ethridge Derek
Feinstein Charles
Freeman Jamai
Gibson Glenn
Grayburn Craig
Hanna Pat
Harsh Amanda
Harvey Carol
Heath Carla
Hendrix Heidi
Holmberg Kevin
Jones Doug
Joubert Geri
Krueger Donna
Kurth Kay
Larson Terry
Lawson Cheryl
Maas Francesca
Mann Carol
Monteith K
Moore Paul
Mullican Elisabeth

Munson Thomas Mary
Nadeau John
Narbatovics Randy
Ossim William
Pope Kira
Quarles Debra
Reeve Jennifer
Roberts Susan
Robillard Leta
Robillard Phil
Sappington Martha
Schriever Thomas
Scott Deborah
Sell Steven
Sheffield KayTurner
Sherman Andrew
Smith Daniel
Taggart Charlene
Theiss Robert
Thompson Dona
Vance David
Velarde Keisha
Violette George
Whitby Cindy
Woityra Kim

Healthy Pumpkin Treats to Make with Your Kids

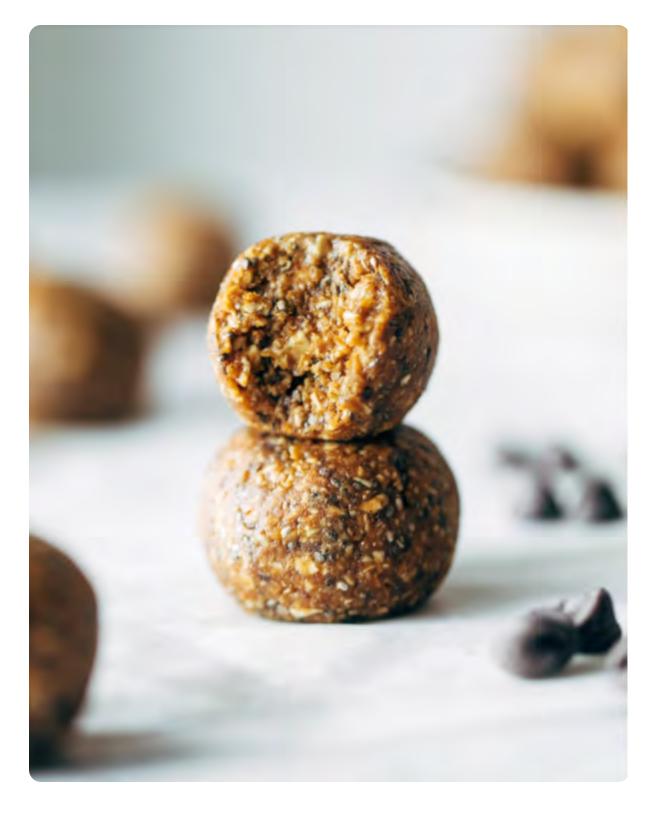
October 10th, 2019



When you think of the Fall season, what comes to mind?

Is it crisp air, changing leaves, football games or lattes? Of course, all of those things are wonderfully fall but how can we forget pumpkins! Pumpkins and pumpkin flavored foods and drinks are the key signs that fall has arrived. From pumpkin rolls to pumpkin cookies and pumpkin spiced coffees, we all have someone in our life or maybe it's you, who is pumpkin OBSESSED!

Here at Liberty HealthShare, we are very excited about all things fall as well and with that being said, we have a tasty (and healthy) pumpkin treat for you try this season.



Pumpkin Energy Bites

This snack is light, easy to make and packed with pumpkin goodness.

The ingredients you will need are:

- 2 cups oats
- 1/2 cup canned pumpkin puree
- 1/4 cup almond butter or peanut butter

- 1/4 cup chia seeds
- 1/4 cup pumpkin seeds
- 1 teaspoon vanilla extract
- 1/2 teaspoon cinnamon
- 1/2 cup maple syrup or honey
- generous pinch of salt
- 1/2 cup dark chocolate chips

Instructions

- Pulse all ingredients (except chocolate chips) in a food processor until well-mixed.
- Add chocolate chips and pulse a few more times until they are in small pieces.
- Scoop mixture and roll into balls.
- Freeze until solid and store in the freezer or refrigerator.

Original recipe from Pinch of Yum

Helpful Member Advice on Low-Cost Vaccinations

October 13th, 2019



Thanks to Liberty HealthShare member Frances Marken, who made a suggestion about obtaining free or low-cost vaccines based on a program available to her in Texas.

Since we are a health-sharing community, it is imperative that we all be the best possible stewards we can of our finances. As shown in 1 Peter 4:10 (ESV), "As each has received a gift, use it to **serve one another, as good stewards** of God's varied grace." Frances takes this obligation seriously, and wanted to share her suggestion regarding low-cost vaccinations.

"Vaccines cost a ridiculous amount of money most of the time, even for babies," Frances said. "Since Liberty is not insurance, members should be taking advantage of their state's vaccine program, which offers all the vaccines needed at a steeply discounted rate, if not free. There are stipulations about insurance caps, but since we don't have insurance, your family should be eligible. "I have done this several times. A receipt is even provided with a code number allowing submission for reimbursement by Liberty, depending on if your AUA has been met!"

The federal Centers for Disease Control and Prevention administer the Vaccines for Children program, which offers vaccines at no cost to eligible children through certain health care providers. <u>According to the CDC</u>, children age 18 or younger who are uninsured and underinsured are among those eligible for the program.

The CDC states that there are more than 38,000 providers enrolled in the Vaccines for Children program nationwide. It does note that while vaccines are free, some providers may charge other fees related to the visit, such as charges for an of ce visit, giving a shot, or other non-vaccine services.

Vaccine.gov's "<u>How to Pay</u>" page provides vaccination resources for adults and children. Near the bottom of the page is a list of links to your state's health department, as well as a link to a tool to help you search for a federally-funded health center near you that may offer sliding fees for vaccines based on your income. The <u>HealthMap Vaccine Finder</u> is another great resource to help find a local vaccine center, and <u>Verywell Health</u> has a good article with suggestions on free or low-cost vaccinations.

As members of a health-sharing community, we have made a commitment to healthy living and responsible healthcare spending. Please remember to do some comparison shopping before obtaining any healthcare service, as this serves the best interests of everyone in our community. One way to help your search is to use the Healthcare Bluebook, now available in your <u>ShareBox</u> or by downloading the app in Google Play or the App Store. Help with the Healthcare Bluebook can be found in our <u>Aug. 8, 2019 blog post.</u>

If you have a suggestion on how Liberty HealthShare members can help themselves and each other, please submit it to <u>info@libertyhealthshare.org</u>. Your suggestion may be featured in a future newsletter!

Thank you for taking control of your healthcare and being a part of the Liberty HealthShare community!

Tags:

Healthcare-Costs	Medical-Bills	Member-Education	Self-Pay-Patient	Personal-Responsibility
			5	1 3

God with You

October 11th, 2019

My tears flow endlessly; they will not stop

until the Lord looks down from heaven and sees.

Lamentations 3:49-50 NLT



Often I talk with people dealing with life and death issues.

Death often invades our homes when we least expect it. It's when life gets really real. Priorities are shifted, relationships are tended, and hope is sought after. When this happens, tears flow as an expression of our fear, grief and sometimes despair.

The prophet Jeremiah, who wrote the book of Lamentations, was known as the weeping prophet. He was no stranger to tears.

"... they will not stop until the Lord looks down from heaven and sees."

His tears showed no sign of stopping and he expresses his only hope as being found in the knowledge that the Lord is aware of his situation.

He reminds us how important God's presence is to us when we are facing troubles and sorrows. He does know. He does see. He is aware.

No matter what you may be facing or will face in the future, I encourage you to put your complete trust in our Lord.

When all around us seems to be shifting out of our control, God is the one constant that will not change or leave you alone.

He knows.

He sees it all.

And He knows right where to find you.

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.