

## Liberty HealthShare August 2020 Newsletter



### WHAT YOU NEED TO KNOW ABOUT PRE-EXISTING CONDITIONS AT LIBERTY HEALTHSHARE

If you or one of your family members has a pre-existing condition, it is important to understand what it means...

[READ NOW](#)



## UNDERSTANDING YOUR EXPLANATION OF SHARING

Your EOS is a helpful and informative document that aids you in better understanding your medical expense and how your community has supported you...

[READ NOW](#)



## HAND SANITIZER SAFETY TIPS

Recently the FDA has recalled some hand sanitizers, here's what to look for and what questions to ask if you're using hand sanitizer...

[READ NOW](#)



## HOW TO SUBMIT A BILL IN SHAREBOX

Knowing how to correctly submit a bill in your ShareBox is integral to facilitating the sharing of your eligible expenses through your healthsharing community...

[READ NOW](#)



### LHS SPOTLIGHT: MEET TRENTON

We would like to introduce you to Trenton, who serves as a Team Lead to our Member and Provider Service representatives. Trenton serves our staff and our members through his positive attitude and caring perspective...

[READ NOW](#)



### SIGN UP REMINDER

Have you heard? It's time to sign up for Liberty TeleHealth! It's our new virtual option to simplify your life and help you receive care from the comfort of home, while saving you money...

[READ NOW](#)



### YOUR QUESTIONS ANSWERED

We've answered the most common questions that our members have asked us about our new monthly share amounts and compiled these into one FAQ document, available in your ShareBox...

[READ NOW](#)



**JULY  
SHAREPOWER**  
a powerful way to give & share

**SHAREPOWER RECEIVED**  
**\$25,591,459**

**MEDICAL EXPENSES RECEIVED**  
**\$28,199,964**

**MEDICAL EXPENSES SHARED**  
**\$25,755,741**

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I WANT TO POSITIVELY  
IMPACT PEOPLE AND  
LET THEM KNOW THAT  
ANYTHING IS  
POSSIBLE IN LIFE WITH  
A LITTLE WORK AND  
FAITH BEHIND IT.

- Trenton, Liberty HealthShare  
Employee

 **Healthcare Bluebook.**

**Search for medical services.  
Find local providers.  
Compare & save!**



 **HealthShareRx**

**Save big on  
tons of prescriptions,  
Diabetes medication and  
more!**





**LOVE YOUR ENEMIES**



**CONGRATULATIONS  
HEALTHTRAC MEMBERS**

Love someone that you didn't plan on loving. Pray for them and if possible show them a kindness they aren't expecting...

[READ NOW](#)

All of these members have met their health goals and have successfully completed our HealthTrac program...

[READ NOW](#)

## Watch Our How to Submit a Bill Video



## 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



# What You Need to Know About Pre-existing Conditions and Your Healthsharing Membership.

August 18th, 2020

As a community of health-conscious people living by Christian values, the Liberty HealthShare community believes that taking good care of your health is an important part of wisely stewarding your resources. Because of this, our community generally does not share expenses associated with unhealthy lifestyle choices or voluntary, cosmetic procedures and as a faith-driven community most of our members avoid such things naturally. But what if you have a pre-existing condition?



If you or one of your family members has a pre-existing condition, it is important to understand what this means as a Liberty HealthShare member and how it effects your shareable medical expenses.

First, let's define what is considered as a pre-existing condition at Liberty HealthShare.

According to our Sharing Guidelines, chronic or recurrent conditions are health concerns that have shown evidenced signs or symptoms and/or have received treatment and/or medication within the past 36 months.

How your pre-existing condition affects the expenses you submit for sharing within our community.

During the first year of your membership, the expenses associated with your preexisting condition are not shareable.

After the first full year of continuous membership with Liberty HealthShare, up to \$50,000 of the total eligible medical expenses incurred from a pre-existing condition may be shared during the second and third years of membership.

Now, upon your 37th month of continuous membership and thereafter, this changes. Your pre-existing condition may no longer be subject to the pre-existing condition sharing limitations. This means you can submit your eligible medical expenses for sharing, including those related to your once considered pre-existing condition.

Saving on maintenance medications and healthcare expenses.

Although you are subject to pre-existing condition sharing limitations within the first three years of your membership, you can still utilize our cost savings programs to help budget your medical expenses and receive the most cost effective, quality care.

Many pre-existing or chronic conditions may require maintenance medication to stabilize and support the health condition. Medications can be costly, which is why we offer all Liberty members the chance to save on prescriptions with HealthShareRx. For those with chronic conditions, HealthShareRx is often able to ship medications to members in a 90 Day supply for less money than a 1-month supply that you could get at your local retail pharmacy. The medications are delivered directly to your door so you never skip a beat on your prescription regiment.



Because we are a healthsharing ministry, we are free to choose our physician, medical facilities, pharmacy and more! We are in charge of our own healthcare and this freedom comes with the responsibility to wisely steward our resources. Even if you have a preexisting condition, you can reduce the cost of your medical expenses by using our cost savings tools. As a Liberty member, you have access to our cost comparison tool, [Healthcare Bluebook](#) so you can compare your local providers and facilities to receive quality care for a budget friendly price—or schedule a cost effective, virtual doctors visit with [Liberty TeleHealth](#).

As healthsharing members, we have a duty to care for ourselves and others. You can contribute to your community by educating yourself on your own health and how Liberty HealthShare guidelines apply to your needs. Ask questions, do research and price comparisons, and access the tools Liberty makes available to you. We are here to answer your questions to help you best navigate your healthsharing journey and assist you in making wise healthcare decisions.

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# Understanding what your EOS means for your healthsharing membership

August 18th, 2020

At Liberty HealthShare, there are many ways we empower and educate you on how the healthsharing process works so you can make wiser healthcare decisions.



Our desire is to make healthsharing clear, transparent and easy to navigate. One of the ways we do this is by providing you with an Explanation of Sharing, or an EOS, after we have processed your submitted medical expense. The EOS is a helpful and informative document that aids you in better understanding your medical expense and how your community has supported you.

What information is captured by your EOS? When looking at your EOS, you will see a breakdown of your medical expense, including what your personal responsibility as a member is, the amount of your medical expense that has been shared into by your community, the date of your medical service, and the amount that was charged to you by your provider.

If you did not receive a self-pay discount for your services at the time of your appointment, then you will see the discounted total that was produced after your medical expense went through our pricing analysis.

A pricing analysis is conducted when you do not receive a self-pay discount prior to your treatment, in effort to protect the collective SharePower and ensure that our community is sharing into fair and reasonable medical charges.

Your EOS will also show you the portion of your expense that has been applied to your Annual Unshared Amount, or AUA. As a reminder, your AUA is the amount of medical costs that you are responsible for before sharing can take place. Meaning, it is the amount you pay before other members can share into your medical expenses.

In addition to this, you will also be able to see the eligible amount of your medical expense that was submitted for sharing to your healthsharing community.

Where can you find your EOS? Great question! You can find your EOS document inside your ShareBox, after you have submitted your expense. Though, keep in mind that your EOS is available only after your medical expense has been fully processed.

To view an EOS, first login to your ShareBox. You can log into ShareBox by going to [www.Libertyhealthshare.org](http://www.Libertyhealthshare.org) and clicking [Member Login](#) (<https://sharebox.libertyhealthshare.org/>). at the top right of the screen.

Enter your login credentials and once you have accessed your ShareBox, click on the Medical tab on the left-hand side menu.

Next, choose a medical bill that you want to review. If your expense has been fully processed, you will see your EOS, located on the right-hand side of your expense. If you have submitted an expense but do not yet see an EOS in the Medical tab of your ShareBox, this means that your expense has not yet been fully processed.

You can view your EOS, download and save it to your computer. You can also print the document and keep it along with your healthsharing records.

If you have questions about your EOS, please give us a call at 855-585-4237 and our team will be happy to assist you in better understanding your EOS and what it means for your healthsharing membership.

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# Hand Sanitizer Safety

August 18th, 2020

On July 27, Liberty members were sent a special COVID-19 update on important news that was released from the FDA regarding some important safety information concerning certain brands of hand sanitizers. Since the beginning of the COVID-19 pandemic, hygiene practices like the frequent use of hand sanitizer has become a very important part of our lives.





Former Associate Commissioner of the FDA and Liberty HealthShare Advisory Member, Peter Pitts was able to offer insight to our Liberty members to help us better understand hand sanitizers and how you can continue to protect yourself from the coronavirus.

Recently Peter explained why the FDA has recalled some hand sanitizers, what to look for and what questions to ask if you're using hand sanitizer.

### Methanol Contaminated Hand Sanitizers

To date, 150 hand sanitizers have been recalled by Food and Drug Administration to protect consumers against sanitizers that had tested positive for methanol contamination.

During this time, it is most important to maintain enhanced personal hygiene and using hand sanitizer is a very effective tool in staying healthy. With this in mind, there are some products out there that the FDA has identified as containing methanol, which can be very dangerous when absorbed through your skin.

The effects of using these hand sanitizers which contain methanol can be dangerous to the health of those who come in contact with them.

What does this mean for us as consumers and users of hand sanitizers?

Peter Pitts explained that many of these products are off the shelves now. Though, if you have any concerns about a product you have purchased, you should go back to the store you purchased the hand sanitizer from and ask the pharmacist if the product is safe.

Often when out in public, whether you are at a restaurant or a store, there may be sanitizer dispensers available on their premises. Before using it, be sure to ask the staff where the product is from. Many times the brand

name on the dispenser is not necessarily the same hand sanitizer that's in the dispenser, so it is always safer to ask first before using.

What to do if you are concerned about you or your family's exposure to contaminated hand sanitizers

If you or a loved one has been exposed to hand sanitizer that contains methanol and are experiencing symptoms, please seek immediate treatment from your medical provider. Also, consult the pharmacy or store where you purchased the hand sanitizer and ask if it is one of the products that has been recalled.

If you are concerned about a product make sure to check out the label on your sanitizer.

Although this recall is concerning, it is still very important to continue implementing frequent hygiene and safety practices into your daily routine. For the latest information, please consult the [FDA website](#),

You can view the [COVID-19 message](#) especially for our Liberty HealthShare members.

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# How to Submit a Bill Video

August 18th, 2020

Knowing how to correctly submit a bill in your ShareBox is integral in efficiently facilitating the sharing of your eligible expenses *through* your healthsharing community. Properly submitting your bills for sharing with the required items will help to ensure your bill is processed with ease.

Watch this [How to Submit a Bill video](#) and learn how to submit a bill in ShareBox.



Before sitting down to submit your eligible medical expense, let's take a look at what you need:

- 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)

Please Note:

- You only need to fill out this form if your healthcare professional is NOT submitting the bill for you.
- You will need to complete a separate submission for each bill.
- You will need to have an itemized bill, your visit diagnosis codes (in ICD format) and your healthcare's credentials and NPI (National Provider Identifier) number to complete your submission.

Now that you have all the items and information you need to submit your bill, let's get started!

First, find your ShareBox on our website at [www.libertyhealthshare.org](http://www.libertyhealthshare.org) on the top right-hand side menu, under Member Login or at <https://sharebox.libertyhealthshare.org/login> and use your email and password to log into your ShareBox.

- Click “Medical” tab on the menu located on the left-hand side of your ShareBox.
- In the drop-down menu, click “Expenses.”
- In the Medical Expenses page, click “Submit Expense” on the top right-hand side of the screen.

You will complete the following sections:

- Member Information: Select the member of your Liberty account for who the medical expense is being submitted for.
- Reason for Visit: Clearly explain the reason for the patient’s visit and enter the dates the visit started and ended (these will be the same date unless the patient had a hospital stay.)
- Enter your provider information: This includes provider’s name, patient account, phone number, and address.

Review the Accident/Occupational section and check any area that applies to your expense:

- Member has health insurance (this is in addition to and separate from Liberty’s healthsharing program)
- This expense is related to maternity
- You are filing a claim or lawsuit against a third party (including an insurance company) to recover the cost of expenses as a result of this accident or illness.
- If you had an accident or illness due to employment or automobile accident, include a clear, concise description of what happened.



Under payment information: If you've made a payment to your provider for the bill you are submitting, check the "payment made" box and enter the amount paid. You will need to upload proof or receipt of this payment.

It's time to upload your required files with your expense: Please note, only certain file types can be accepted through ShareBox which are: jpg, jpeg, png, pdf and tiff.

Include the required documents to help your bill be shared in a timely manner. If they apply, these are required with your expense submission:

- Insurance EOB (if you have insurance)
- Proof of payment (if you've already paid this bill)
- Negotiated discount (the discount you received when asking your provider for a self-pay discount)
- Your itemized bill (review Itemized Bill checklist)

That's it! Now it's time to click "Submit" in the right hand bottom corner of your ShareBox.

You're done! As expenses are reviewed by our team, submitted expenses are assigned a reference number and later given a medical bill number that begin with D. You will reference this number in your ShareBox.

Keep an eye on your email and periodically check your ShareBox for notifications related to your submission.

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## Employee Spotlight: Trenton B.

August 18th, 2020

For our August employee spotlight, would like to introduce you to Trenton! In his role as Team Lead, Trenton supports the Member and Provider Service representatives here at Liberty HealthShare. By bringing a positive attitude and encouraging energy into the office each day, Trenton serves his team so that they can better help our members.



Trenton has been with Liberty HealthShare since February 2020. “I am a people’s person to the core, I love engaging with people from different backgrounds, I get a great satisfaction out of seeing others reach their goals in life, and I appreciate everyone I work with so much!” he said.

We are so glad to have Trenton as part of the Liberty HealthShare family! He was very happy to share about himself with our members and others, so we asked him a few questions to help you get to know him better.

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

I absolutely love the variety of people I work with here.

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

I would say evolving, determined, and caring.

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

I wish they knew how understanding each employee is with everything! We are all going through these days, and there are a lot of big hearts here at LHS.

What made you want to work at Liberty HealthShare?

I have been a Christian since I was 15 years old so the values of the company played a huge part in me wanting to work here!

What is your most memorable moment at LHS?

I really enjoyed training! We have some amazing trainers and they made me feel so welcomed when I became a part of this great company.

What’s your favorite scripture or quote?

My favorite scripture is Philippians 4:13 – *“I can do all things through Christ who strengthens me.”*

I live by this because we all have times in life where we must persevere through something and we only do this through belief in Christ!

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

I really try to be available, accessible, and approachable to the best of my ability for everyone. Whether it involves work or just life issues, I always have an open line of communication.

Who inspires you, and why?

My parents are my inspiration! They have been married for 39 years and the love they have for one another is so amazing. They go out of their way to help so many people in life, and I want to make people smile like they have and help with anything I can in life.

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

I want to positively impact people and let them know that anything is possible in life with a little work and faith behind it.

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

I LOVE football! I played in high school and now I love watching it. I also love bowling, a variety of foods and my favorite show, Grown-ish.

Who makes up your family?

My family is made up of my Mom, my Dad, and my two older brothers, Bryson and Garrett.

How are you coping with the Coronavirus quarantine? Have you started anything new that may become part of your long-term routine?

I am just diving into everything positive that life has to offer. It is very easy to have a down mood these days, with everything going on. I make sure to keep my sanitizer at all times and not only do I make sure to wear my mask but I wash them also.

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

I enjoy music almost as much as I enjoy sports! I like hanging out with my brothers when time allows and meeting new people because everyone has a journey and story.

Where is your dream vacation?

Santorini, Greece because it is so beautiful!

What else would you like to share about yourself or your work at LHS?

I am a Canton McKinley High School alumni. After high school, I attended Central State University and the University of Akron.

Trenton is one of many people who are dedicated to helping our Liberty HealthShare members. Check back next month to get to know another member of our team!



“

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IMPACT PEOPLE AND  
LET THEM KNOW THAT  
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FAITH BEHIND IT.

- Trenton, Liberty HealthShare  
Employee

# Love Your Enemies

August 18th, 2020

*But I say, love your enemies! Pray for those who persecute you! <sup>45</sup> In that way, you will be acting as true children of your Father in heaven.*

Matthew 5:44-45 NLT



Jesus clearly taught that we were to love everyone, even our enemies. This doesn't mean that we agree with everyone on how they are living their life. It means that no matter what someone else does, as Christians, we will love them and pray for them.

Praying for your enemy can be a challenge at first, but being a genuine child of your heavenly Father will eventually lead you to do this. This kind of love is what sets a follower of Christ apart from the average human being in this world. We do not return

evil for evil. In one translation we are told in this passage to “practice the servant life . . . live generously.”

Who do you need to pray for today? Who comes to mind when you hear the word enemy? Is it a family member? A neighbor? A politician? It could be anybody. The end result of our loving and praying for our enemies is that at that moment we are acting like God’s children. We are His spiritual offspring and we inhabit this planet to share His message with the world.

Love someone today that you didn’t plan on loving. At a minimum pray for them and if possible show them a kindness they aren’t expecting. You will be blessed.

*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 July

August 18th, 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 July's graduates had to say about the program and their coaches:

- "Thank you all for being there for me. God Bless you all!"
- "My coach was so helpful and full of good advice and recommendations."
- "Great program!"
- "So happy to reach my goals!!"
- "Thanks to my coach who helped me get to my goal."
- "My coach was very knowledgeable and gave me advice throughout the program. She suggested foods, vitamins, and sent me information on cholesterol. Thank you again for all your help. She was great to talk to and she guided me in the right direction."

HealthTrac offers provisional membership and coaching to those who are motivated to make healthy lifestyle changes and want 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!

Singleton Sherry

Weiss Jr.William

Kaufman Teresa

Shull Linda

Neill Russell

Allmon Andrea

Moreno Deborah

Berryhill Kristi

Marshall Mary

Granados Maria

Pommerenke Janette

Patterson Linda

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