

Liberty HealthShare September 2020 Newsletter



WHY YOU NEED TO INCLUDE CPT AND DIAGNOSIS CODES WITH A MEDICAL EXPENSE

We want to help our members and providers understand why our healthsharing ministry asks for diagnosis codes with a submitted expense...

[READ NOW](#)



HELPING YOU MANAGE HIGH CHOLESTEROL

Your body needs cholesterol to function properly, but too much cholesterol can become harmful. Here's what you need to know to help you manage yours to have a healthy life...

[READ NOW](#)



A CONVERSATION WITH LIBERTY HEALTHSHARE FOUNDER, DALE BELLIS

We sat down and discussed the pricing of healthsharing programs and how raising share amounts helps our members and community...

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HEALTHTRAC IS DESIGNED TO HELP YOU ACHIEVE YOUR HEALTH GOALS

Liberty's HealthTrac Coordinator, Cindy Hawkins, shares a fresh perspective on our HealthTrac program and explains how you steward your health and reach your health goals...

[READ NOW](#)



LHS SPOTLIGHT: MEET ANN MARIE

We are excited to introduce you to Ann Marie, who serves as a Specialist-Lead Trainer for our HR department. Ann Marie leads the training of employees so that our staff can best serve our members...

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PROVIDERS ARE INVITED TO JOIN US ON TELEHEALTH!

Liberty offers providers the opportunity to join our network, allowing more patients to find you easily and more frequently.

Join by emailing us at

telehealthsupport@libertyhealthshare.org

[READ NOW](#)

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

SHAREPOWER RECEIVED
\$25,545,780

MEDICAL EXPENSES RECEIVED
\$35,028,762

READ NOW
MEDICAL EXPENSES SHARED
\$26,982,887

“

**I HAVE BEEN SO
COMPLETELY THRILLED
WITH LIBERTY
HEALTHSHARE.**

**THE WORK YOU DO
ON MY BEHALF IS FAR
BEYOND WHAT I WAS
EXPECTING.**

- Gayle B, HealthTrac Member

Liberty
HealthShare

 **Healthcare Bluebook**

Our Healthcare
Bluebook program
helps you make
informed decisions
about your healthcare.

Liberty
HealthShare

 **HealthShareRx**
PHARMACY SAVINGS FOR LIFE-MEMBERS

From acute to chronic
medication needs,
HealthShareRx helps you
save healthcare dollars
in every area.

Liberty
HealthShare



LISTEN DEEPLY

Stay in tune and touch with your spiritual
life. Be an open book before God. Wake up
yearning for God and go to sleep making
Him...

READ NOW



**CONGRATULATIONS
HEALTHTRAC MEMBERS**

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

READ NOW

Click to listen to a Conversation with Liberty's Founder, Dale Bellis



The Decision-Making Process of Pricing Share Amounts

A Conversation with Liberty HealthShare Founder, Dale Bellis

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



CPT & Diagnosis Codes and Your Liberty HealthShare Membership

August 19th, 2020



Healthsharing is a special and unique way of caring for your health, and taking an active part in your healthsharing membership will help you be a successful member. As empowered, educated healthcare consumers, our members often ask questions to better understand how our healthsharing process works and what it means to be a good healthsharing member.

One question that our members frequently ask is why Liberty HealthShare requests CPT and ICD codes to be on all submitted expenses. We want to help our members and providers better understand why and how our ministry uses these industry medical codes to facilitate the sharing of our members' eligible medical expenses.

Understanding Diagnosis Codes

Before we explain how these codes assist our community in the sharing process, we want to help you understand what procedure and diagnosis codes are and what they are used for.

There are two types of health code systems: the International Classification of Diseases (ICD) and the Current Procedural Terminology (CPT) codes. These codes are used by all healthcare providers across the world to classify medical visits.

ICD codes are used to record the patient information of a medical visit. Symptoms, conditions, diseases, and other visit information are added to a patient's medical chart after each medical visit. CPT codes are used to report the medical services completed by a healthcare provider. Tests, surgeries, and procedures all fall under this system.

These coding systems work together. If a patient is treated for a health condition, then both the ICD and CPT codes will align with the treatment a provider performed. This way of classifying medical information and services protects the doctor, patient and medical biller.

Eligibility for Sharing

When our members submit a medical expense to our sharing community, the expense goes through a step-by-step process to determine eligibility. One of the items that our analysts look at is the diagnosis code. When the diagnosis code is listed on the submitted expense, the condition or treatment is then reviewed in our agreed upon [Sharing Guidelines](#).

These guidelines outline what is eligible for sharing according to the expenses that Liberty HealthShare members have agreed to share into. Sometimes members fail to include the requested codes or submit an incorrect diagnosis code on their expense which can delay the sharing process. An incorrect diagnosis code can not only delay sharing, but can also make an expense ineligible for sharing. Submitting correct codes on your medical expenses is very important as it helps to facilitate an eligible expense for sharing.

Fair and Reasonable Pricing

As self-pay patients, it is our right and responsibility to ask for fair and reasonable pricing. CPT codes determine if your sharing community is paying a fair price for medical expenses.

Healthcare prices in the United States have significantly increased over the years for healthcare services, as there is no set pricing standard for health services. As a result, there is an inconsistency in the amount that is charged for a service or treatment and these unpredictable prices can vary by thousands of dollars for one service. For instance, a comparison search on HealthCare Bluebook shows that the cost of a knee MRI in Saint Paul, Minnesota varies from \$798 to \$4,161.

Scheduling a service with the closest healthcare provider may not be the most cost effective way for you or your healthsharing community to save money on medical expenses. This is why we encourage all members to use our cost savings tools for pricing transparency, like HealthCare Bluebook, which can help you compare prices and choose providers and services that will help you get fair pricing.

Protecting SharePower

It is our duty to responsibly steward the collective resources of our sharing community. Including the proper procedure and diagnosis codes on medical expense submissions safeguards our members from paying for unnecessary expenses. It keeps our SharePower healthy, allowing more members to share with one another in times of need. When we work together to protect our resources, we can give and share more.

Managing Your Cholesterol and Stewarding Your Health

September 16th, 2020



September is National Cholesterol Month which is why we would like to share some information with you about what cholesterol is and how you can manage yours for a happy, healthy life.

What is cholesterol?

Before figuring how to manage your cholesterol, it is helpful to know what exactly cholesterol is. According to the [CDC](#), cholesterol is a waxy, fat-like substance found in your body and in many foods. Your body needs cholesterol to function properly, but too much cholesterol can become harmful and build up in your arteries which puts you at risk for heart disease, heart attack, stroke or other illnesses.

Know your cholesterol levels

High cholesterol is often silent and shows no symptoms which is why it can be especially dangerous. By seeing your doctor, you can have your cholesterol levels tested to make sure you are within a healthy cholesterol range. The National Cholesterol Education Program (NCEP) recommends that adults of 20 years or older should have their cholesterol checked every 5 years, but factors such as smoking, high blood pressure, diabetes or other family history of illness may require that you be tested more frequently.

Cholesterol in your blood is carried on lipoproteins:

- Low-density lipoprotein (LDL), sometimes called “bad” cholesterol
- High-density lipoprotein (HDL), sometimes called “good” cholesterol

How to maintain healthy cholesterol levels

If you do have unhealthy cholesterol levels, the good news is that this can often be improved through lifestyle changes and programs like our [Liberty HealthTrac program](#), which was designed to help guide our members in creating healthier habits. You can also communicate with your provider about maintenance medications to support you while you work towards your health goals.

Building healthier habits such as incorporating more low-fat, high fiber foods into your diet, frequent moderate exercise, maintaining a healthy weight and abstaining from smoking can help you reduce the risk of harmful cholesterol levels.

Use our cost savings programs to help you save

If your doctor recommends that you start a medication to support and regulate your cholesterol, [HealthShareRx](#) is here to help you save big on both brand and generic medications. With their home delivery program, maintenance medications for chronic conditions can be shipped to Liberty members in a 90-day supply, often for less money than a 30-day supply would be at your local pharmacy. The best part is when your prescription runs low, you can reorder and never miss a day of your medication.

A part of being a good healthsharing member is being a good steward of your health. Make sure to keep an eye on your cholesterol by receiving routine healthcare and prioritizing your health journey. If have any questions about receiving care and how to best navigate your healthsharing membership, a member of our supportive team will happy to help guide you.

The Decision-Making Process of Pricing Share Amounts

September 16th, 2020



Liberty HealthShare founder, Dale Bellis, and former FDA commissioner, Peter Pitts, sat down and discussed the pricing of healthsharing programs and the decision making process behind share amounts.

You can listen to the [discussion on HealthShare Pricing](#) or read the interview below.

How does a health sharing ministry like Liberty HealthShare decide what to charge members?

There's a couple of dynamics that need to be considered when deciding on how to price healthsharing programs and the healthsharing contribution for singles, couples and families.

It's important to know that our sharing process is simple. It's not a complicated formula for how we share into one another's medical bills. We receive submitted expenses each month and then we simply assign a 'mutual share' or sharing dollar to each eligible expense.

We calculate our monthly share amounts by using a trusted system. We look at the share amounts that our community has received (the total sum of our Collective SharePower) and divide it by the total amount of bills submitted in a month -- and this number is divided by the number of people participating -- the final number should be share amount of our programs.

It's assumed that submitted medical expenses fluctuate from month to month, because not everybody gets sick at the same time. But the law of large numbers show that the medical expenses submitted even out over the course of a year, so the amount of medical expenses our community shares into are predictable. For example, if you have 100,000 families participating, these 100,000 families will routinely submit about the same amount of medical expenses every month. This pricing system is dependable in terms of what your share amount is going to be.

If the amount of submitted medical costs rise overall, then the share amount will have to increase. If medical services or hospitalizations increase and the group as a whole experiences greater medical expenses, or the overall costs of medical care in America increases, it's going to impact that group.

Now there's a second category in determining the share amount, and that's the administrative expense. We operate on a 12% administrative expense, 88% of all the members share amount goes straight to those medical bills.

This speaks to the efficiency of health sharing, and one of the things that people have to be constantly reminded about is that health sharing is not insurance.

We don't try to calculate in advance what the medical expenses are going to be, like an insurance company would do at actuarial study, and project what is the expected expense of our healthsharing community and then assign a premium accordingly. We don't do that at all. What we do is post-assessment, it's after the fact.

So it's the fair price for a medical expense that we share into because we are private pay individuals. Liberty HealthShare is a not-for-profit ministry. We participate in community to assist our fellow members and our neighbors. And we are there help one another and lift one another in times of need.

HealthTrac Coordinator, Cindy Hawkins, Answers Your Questions About HealthTrac

September 16th, 2020



The Liberty HealthTrac program is designed to help guide our members in creating healthier habits by offering provisional membership to individuals who have chronic health conditions. While some of these conditions may be long-term, many of them will respond to healthy lifestyle changes. Over the years, many Liberty members have successfully completed the HealthTrac program and enjoyed the rewards of adopting healthier habits. We interviewed Cindy Hawkins, our HealthTrac Coordinator in our Wellness Department at Liberty HealthShare to get her perspective on the benefits of being a HealthTrac member.

How HealthTrac works

The HealthTrac program is designed for Liberty HealthShare applicants who have a pre-existing condition and want to be a healthsharing member. Hypertension, high cholesterol, diabetes, obesity or smoking are all conditions that qualify an individual for HealthTrac and gives them an opportunity to be placed on a provisional membership.

These five pre-existing conditions can lead to higher medical expenses for our collective sharing community, which is why it is so important to work toward achievable health goals to improve changeable conditions. Provisional memberships allow members to participate in healthsharing while working towards their health goals.

HealthTrac works alongside your health team

Our HealthTrac members are given the support they need to succeed.

When an individual agrees to join our HealthTrac program, both the member and the health coach work together to create a personalized health plan. Rather than creating a goal that can't be reached, they set realistic, achievable goals that are suited for their health condition which the member feels comfortable with. Members who work with and communicate with their coaches often reach their goals sooner.

Some members ask if HealthTrac requires a large time commitment to work with a coach. Our answer is this is not necessarily true – while dedication helps our members reach their goals, the amount of time it takes to reach a goal depends on each individual and their commitment to creating healthy habits and a healthier lifestyle.

Our HealthTrac program remains flexible to help our members succeed. For instance, if a member is having difficulty meeting a health goal, they can discuss it with their coach. If a member is having trouble connecting with or talking to their coach, they can request a new coach at any time.

How can a member be successful in the HealthTrac program?

If the member has any questions about reaching their HealthTrac goals, it is strongly recommended a member writes them down and asks their coach during a call. Their coach has the information and resources to help.

Health coaches offer our members guidance to successfully complete HealthTrac. They know what is required to complete the program and they are skilled in helping to keep members on track. Therefore, to be successful and become a Liberty HealthShare member, it is critical to

work closely with your health coach. The coach is an important part of the member's support system. Being an active participant, listening and working with your coach, will give you the best chance to achieve your goals and successfully complete the program.

What members often don't know is that HealthTrac is available to ALL of our members -- whether you want to lose weight, have been recently diagnosed with diabetes, hypertension, high cholesterol, or have had a heart attack, our HealthTrac program is here to help.

If you have an interest in joining HealthTrac or you are current HealthTrac member and have questions regarding the program, please give us a call at 855-585-4237. Our team is happy to serve you.

Employee Spotlight: Ann Marie S.

September 16th, 2020



Employee Spotlight: Ann Marie S.

For our September employee spotlight, we are happy to introduce you to Ann Marie. In her role of Certified Training Specialist-Lead Trainer for our Human Resources department, Ann Marie welcomes new hires and leads the training of employees so everyone at Liberty HealthShare has the knowledge they need to serve our members.

Ann Marie has been a part of the Liberty HealthShare family for the past three years, and she comes to work every day with a positive, warm attitude. She says her motivation comes from her wanting “to do God’s work, and I pray and ask Him daily to show me what needs done.” she said.

Ann Marie is the bright face all of our employees see when they begin their journey with Liberty, and we are so thankful to have her as a part of our family. We hope you enjoy learning more about her and all she does for our healthsharing community.

What do you do in your role at LHS?

I am the first to welcome to all new hires, assist with their on-boarding and facilitate a week long training on our Sharing Guidelines. Along with this, I also provide instruction and training for HIPAA and phone etiquette.

In addition to instructing, I create and develop training materials and lead a team of Training Specialists for the continued education of all Liberty employees under the direction of the Human Resources and Training Director.

What motivates you to wake up and go to work?

I love being part of Liberty HealthShare. The mission and values of the company give me the opportunity each day to do His (God’s) work and it’s amazing to see new employees thrive and succeed.

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

Liberty HealthShare is more like a family to me and I feel the leadership allows me to grow within Liberty. Most importantly, I feel I have grown more spiritually since becoming part of this ministry.

What are three words you would use to describe LHS?

Empathetic, open-minded, and heartwarming.

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

I would like our members to know that our culture here is respectful and upholds our mission, it is uplifting and kind.

What made you want to work at Liberty HealthShare?

The mission as well as the values. I find it so amazing!

What is your most memorable moment at LHS?

The moment I met Dave T. (HR Manager) at my Interview, I knew this is where I was meant to be.

What's your favorite scripture or quote?

My favorite scripture is Galatians 6:2—*“Bear one another's burdens, and so fulfill the law of Christ.”*

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

98% of the time, I am always upbeat and positive. I try to always be kind and share a smile with everyone!

Who inspires you, and why?

I am inspired by my husband John. He is so dedicated to every part of life and his love for our family is untouchable. He is such a blessing.

What are some of your favorites – favorite hobbies?

My favorite thing is...JEEPS!!! I love to go Jeepin'!

I also have a passion for decorating, design, painting, music, and spending time with family and friends.

Who makes up your family?

I am very fortunate to have my parents and husband John of 23 years right here with me! We have also have a 12 year old Maine Coon named Brady. I consider Liberty to be a part of my family as well.

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

My passion is painting and decorating...My husband usually builds and I decorate!

Where is your dream vacation?

Anywhere as long as I have my husband John with me.

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

I want everyone to know I am always here to help in any way, all you need to do is ask!

Ann Marie is one of many here who are committed to serving Liberty HealthShare members.
Check back next month to get to know another member of our team!

Congrats to Those Who Completed HealthTrac in August

September 17th, 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.

"The health coaching was very helpful!" stated an August HealthTrac graduate.

Our HealthTrac graduates are grateful to have to have the support that they receive from our dedicated wellness team and their health coaches.

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!

Theresa Owens

Rebecca Hart

Pepper Manning

Leo Baron

Mitchell Pelloquin

Bernie Mulder

Listen Deeply

September 16th, 2020



But don't just listen to God's word. You must do what it says. Otherwise, you are only fooling yourselves. ²³ For if you listen to the word and don't obey, it is like glancing at your face in a mirror. ²⁴ You see yourself, walk away, and forget what you look like.

Matthew 5:44-45 NLT

Self-awareness is an awesome gift if you have it. Most of us struggle with being aware of who we really are. Life is filled with distractions that keep our minds and souls from engaging in life deeply.

Sometimes as a filter, people will binge watch TV or movies, hoping to quiet the noise and pain that is all around them. This is at best a Band-Aid. What the writer is calling us to in these verses is much deeper and it takes time to listen and learn.

Could it be that God actually expects us to do what He says? While there are theological persuasions that suggest this is impossible, I find it hard to believe that God would spend so much time in the Bible calling us to obedience if it is impossible.

The only hope we have for obedience to God's word daily is to truly embrace what it says and pray that He will help us obey it. It means taking time to read it and think about it. Pray about it. Meditate on it. If you see that God is calling you to something, don't just read it and move on. Process it, internalize it and make it a priority. Never forget what your soul looks like. Stay in tune and touch with your spiritual life. Be an open book before God.

Wake up yearning for God and go to sleep making Him the last thoughts on your mind and heart.

Join me in Prayer

Dear God, There is nothing I want to do more than obey You. Help me overcome my human struggles. Deliver me, O Lord, like you did for Daniel in the lion's den or the three Hebrew boys in the fiery furnace. I want to be yours completely all day, every day. Amen

Pastor Wes Humble, Executive Director of Ministry and Community Relations

