



Liberty
HealthShareSM

October 2021 Newsletter

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Liberty HealthShare has created three new sharing programs: **Liberty Unite, Liberty Connect and Liberty Essential**. These [new programs](#) help to steward our collective resources - powerfully serving our members and the future of our sharing community. **Please note that if your annual renewal date is November, December of this year, or January, February or March 2022, you will need to make a new program selection before March 25, 2022.**

We will help to answer some common questions we have received from our members:

Q. Why did Liberty HealthShare create new sharing programs?

A. We continually look for ways to better serve our members and steward our shared resources. Our updated programs will assist in protecting our shared resources, our SharePower, decrease our share times, and increase our ability to share more eligible medical expenses with one another.

Did you know?

Medical expenses (along with the appropriate documentation) must be submitted to your sharing community within 180 days of service to be eligible for sharing.

Q. Why did we introduce new programs soon after the last program update?

A. Liberty HealthShare continually reviews the needs of our sharing community, our received medical expenses and the available SharePower. Medical costs have risen, and the needs of our community members have increased. We recognize that these new programs will better suit our members' needs at this time and moving forward.

Q. When can a member select a new program?

A. Members enrolling after Oct. 1, 2021 will choose one of our new programs.

- For our members who were members before Oct. 1, 2021, you will select from one of our new sharing programs based on your annual renewal date.
- If your annual renewal date is November, December of this year, or January, February or March 2022, you will make a new program selection before March 25, 2022.

Q. What if I want to change my program now, but it's not available to me?

A. Keeping a consistent flow of SharePower available to members during our program transition will protect the SharePower currently contributed by our members. The graduated program changes will give our members more time to identify which program works best for their situation.

Q. How do I make a program change?

A. Members can make a program change once during their annual enrollment month and initiate a program selection in their ShareBox. Members can also call Liberty HealthShare's Enrollment team at (855) 585-4237 and we will assist you in making a program change. Members must sign an electronic document to complete the process.

Program options will be visible in your ShareBox 60 days prior to your annual renewal month and you will be required to select one of the new sharing programs by the 25th of the month prior to your annual renewal date.

Q. When I choose a new program, does my AUA restart?

A. When you transition to a new program, Annual Unshared Amounts will roll forward as part of your new program until your next annual renewal date.

Q. What is a co-share?

A. A co-share amount is an amount a member is responsible for before sharing begins for a given expense. Your sharing program determines the co-share amount and it can help strengthen the provider/member relationship while assisting in protecting our community SharePower and resources. Our goal is to give our active sharing members what they need: the ability to share more medical expenses in a shorter time frame.

As a sharing ministry, we are committed to supporting our members in their health journey, identifying ways to enhance our processes and strengthen our sharing community. We help to steward our collective resources and make thoughtful changes to enhance our members' experience while sustaining our community's growth and decreasing our sharing times.

For this reason, we have updated our Sharing Guidelines with the following amendments:

Eligibility for Sharing Limited to Active Sharing Members in Good Standing

Healthsharing members are committed to 'good works,' caring for their neighbor and other healthsharing members as they care for themselves. They agree to give to other members who are in need and this commitment requires active participation. Since healthsharing relies on the active involvement of other sharing members, sharing is limited to active members who are in good standing. Eligible medical expenses will only be shared for Active Sharing Members in good standing.

Sharing requests will not be considered or facilitated for members who have withdrawn, cancelled, become inactive or are not in good standing for any reason according to the current Sharing Guidelines. Any eligible expenses incurred and submitted at least 60 days prior to a member's change in active status may be shared. Expenses incurred or submitted within 60 days of a member's change in active status will not be eligible for sharing.

Exceptions to this provision include:

1. Death of the member.
2. A member and spouse whose membership is terminated due to divorce or separation and continue with separate memberships.
 - a. Eligible expenses submitted under the member's original program are subject to the new program and current Guidelines and remain with the member who incurred them.
3. A member who is no longer eligible as a dependent on a membership and continues as a separate Sharing Member.

Program level changes 60 days prior to the annual membership renewal date

A steady flow of SharePower keeps our sharing community active and robust, ensuring more sharing members can reduce their healthcare costs. Members can now choose a new program once during their membership year. These program level changes can only be made 60 days prior to a member's annual membership renewal date.

A program level change must be requested by the primary member by the 25th of the month prior to the annual renewal date and will become effective the first of the annual renewal month. To complete a program level change, the primary member must submit an electronic document request to change programs, which is available through their ShareBox. If a member does not have access to their ShareBox, they must contact the enrollment department with the requested program level change information.

Our amended guidelines go into effect for all members on December 1, 2021

These new programs and Sharing Guidelines changes are key in our strategy to strengthen our ministry and reduce sharing times. You can visit your [ShareBox](#) to read more about the New Programs Sharing Guidelines Amendments.

You can visit our [website](#) or your [ShareBox](#) to read more about our New Programs



Since 1995, our logo has represented the values of our sharing community. While we continue to value the qualities of freedom and strength, our vision has expanded over the years.

It remains important to us to serve our members and their families, providing a place for our sharing members to support one another and uphold our mission of bearing one another’s burdens.

As a result, we are excited to announce the launch of our redesigned logo!

Our new logo embodies both our faith-filled heritage and our future. The design includes the Christian values of faith, kindness, community and support.

“The new logo design and colors express the spirit of our community and convey the values that bring our members together to share and lift one another,” said Dorsey Morrow, Liberty HealthShare’s Senior Executive Officer.

We believe our updated look and colors abundantly align with our members’ commitment, kindness, and like-minded values. Additionally, the heart within our logo represents the heart of our members and our community’s commitment to care for others. The feather represents the dove of peace that God gives us as His children and the support our members offer each other in times of need, and the cross within the heart focuses on our Christian foundation.

Our internal team developed our new logo with our members in mind. We will begin using it for all our communications including, our website, newsletters, emails, videos, social media and more.



October is Breast Cancer Awareness Month, a time to remind women of the need for regular breast cancer screenings. Awareness surrounding breast cancer is vital as early detection, often through screening, can catch the condition when it is most treatable.

What Are Some Signs and Symptoms of Breast Cancer?

Every woman should know how her breasts usually look and feel to recognize any changes that may occur.

Signs of Breast Cancer May Include:

- Lump in the breast or underarm (armpit)
- Swelling or thickening of all or part of the breast
- Dimpling or skin irritation of breast skin
- Localized, persistent breast pain
- Redness, scaliness or, thickening of the nipple or breast skin
- Discharge (other than breast milk)
- Any change in the size or shape of the breast

What Can I Do to Lower my Risk of Breast Cancer?

Most breast cancers are found in women ages 55 and older. Factors like family history, race, breast density, and certain breast cancer genes increase the risk of developing breast cancer.

Ways to Reduce Your Risk:

- Maintain a healthy body weight
- Be physically active
- Follow a healthy diet
- Don’t smoke and/or limit alcohol use
- Talk to your doctor about additional risk factors

Your Liberty HealthShare Membership and Mammograms

We want you to live a full and healthy life and planning for your preventative care and incorporating healthy lifestyle habits into your daily routine can help. For many of you, this routine care may include mammograms for breast health.

According to our current Sharing Guidelines, for members up to and including age 49, screening mammograms are eligible for sharing once every two years. Members 50 and older screening mammograms are eligible for sharing every year. If you are wondering how this guideline applies to your chosen program, please give us a call at 855-585-4237 and one of our team members will help you to better understand your membership.

You can always use our cost-savings tool, [Healthcare Bluebook](#), to find a reasonably priced, quality location to receive your screening mammogram. By choosing a cost-effective option, not only are you saving your household money, but you are also helping to protect your community’s collective SharePower.

Learn more about breast cancer screenings, diagnosis and monitoring at www.breastcancer.org



This month, we are pleased to introduce you to Beverly, a team lead in the Monthly Share department. She has served our staff and members for almost a year now. In that time, she has risen to the roles of trainer and backup team lead, where she oversees daily tasks and trains our new advocates.

She enjoys every single moment of her day at our ministry. “I look forward to coming in every day and being the best version I can be for my team and our members,” she says.

Her favorite thing about working with our members is building relationships with them. She loves to pray with our members and make a difference in their lives.

“Beverly is an infectious ray of sunshine that brightens our department every day,” said Pam Johnson, Director of Member/Provider Services.

Her favorite scripture is: “Do not fear, for I have redeemed you; I have called you by name, you are mine. When you pass through the waters, I will be with you; and when you pass through the rivers, they shall not overflow you; when you walk through fire, you shall not be burned, and the flame shall not consume you. For I am the Lord your God, the Holy One of Israel, your Savior.” Isaiah 43:1-3

Innovative, Compassionate, Christian are the three words Beverly says describe Liberty HealthShare.

“I love what I do. I believe helping others helps me be a better person,” Beverly said.

We are blessed to have Beverly as part of our family at Liberty HealthShare, where we encourage one another to be our best for our members. Make sure to check back next month to get to know another member of our team!

The Lord looks down from heaven on the entire human race; he looks to see if anyone is truly wise, if anyone seeks God. **Psalm 14:2 NLT**

We are living through strange times. These days are unlike anything most of us have experienced in our lifetime.

As you pause today to consider God’s Word, I want to encourage you to take advantage of this time. Use this time to do some things you didn’t think you had time to do in the past. Spend more time in the Bible, pray more, help others, focus on your family, either in person or by electronic means.

Today we are looking at a verse of Scripture from Psalm 14. We are looking at verse 2 and this is what it says:

- 1. God is always searching (looking)
- 2. We should always be seeking him (leaning)

God is always searching.

He searches for men and women who are serving him and trusting in him. God blesses these people! These are the people that God loves to support.

So know that God has his eyes on you! This is a great thing!

He is looking for people who will depend on him.

He is looking for people who will trust him when they can’t see the future.

He is looking for people who will not give up their faith when life turns upside down.

He is looking for people who will look to him in their weakness and failure.

He is looking for men and women who feel insecure and anxious.

The bottom line is that he is looking for you and me.

If God is always looking at us, then we should always be seeking him. Sometimes when life becomes a struggle, we will turn every other direction seeking help and forget that God is watching and waiting for us to turn to him. Nothing should keep you from seeking God. No matter where you are living in your life or what may be going on around you, never give up seeking God.

We know that the Bible teaches us that if we draw near to God, he will draw near to us.

Prayer

Dear God, please keep looking for me. Make my heart hungry to know more about you and to know you more. I am seeking you.

Amen.

This devotion is an excerpt from the book, He Restores My Soul, written by Pastor Wes Humble, Executive Director of Ministry and Community Relations at Liberty HealthShare.

**FALL COLORS ARE CAUSED BY THE
AMOUNT OF SUGAR IN LEAVES.**

**THE MORE RED IN THE LEAF, THE MORE
SUGAR THAT LEAF IS STORING. THAT IS
WHY MAPLE TREES ARE SO VIBRANT.**



IMPORTANT LIBERTY HEALTHSHARE MEMBER INFORMATION

ShareBox

Important Membership Tools

- Access membership guidelines
- Submit medical expenses
- View your AUA & sharing history
- Check status of submitted expenses
- View/change contact information
- PrayerBox - request & provide prayer

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.

Member Payments

All monthly shares should be sent via ShareBox. If you are unable to access your ShareBox, mail your monthly share to the following address:
Payee: Gospel Light DBA Liberty HealthShare
Payment Address: PO Box 771972, Detroit, Michigan 48277-1972

Member Services

Need member services support? We encourage you to use ShareBox or email as the primary means to communicate. We will address your inquiry as soon as possible, but it may take a little longer due to COVID-19 safety measures aimed to protect our employees.

SEPTEMBER SHAREPOWER

Together in Health



SharePower Received:
\$24,974,049

Medical Expenses Shared:
\$25,391,427

Medical Expenses Received:
\$30,615,387

Balance Bills*:
\$ 4,888,379

*This is the amount providers are balance billing after they have already received the fair and reasonable reimbursement from SharePower. Members are requesting additional sharing for this amount. Balance billing represents, on average, 22% of the medical expenses received each month.

We Are Updating our Records!

In the coming months, you may be contacted by our enrollment department to update your authorized representative and/or End-of-Life financial assistance recipients. **Please add our phone number 1-855-585-4237 to your contacts so our calls to you are not blocked by spam filters.**

If you have any questions or concerns, please contact our enrollment department at 1-855-585-4237 x 1768.

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.

Contact Information

ADDRESS:
4845 Fulton Dr. NW, Canton,
OH 44718

NUMBER:
855-585-4237

WEBSITE:
<https://libertyhealthshare.org/>



REMINDER:

Please be sure to submit your medical expenses, along with the required documentation, within 180 days of service to be eligible for sharing.