



Liberty
HealthShare®

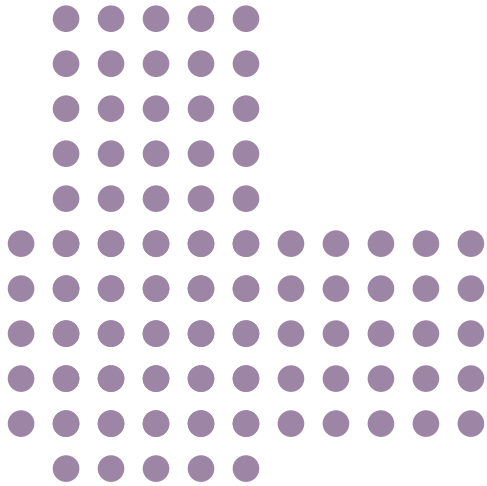


MEMBER MONTHLY

SEPTEMBER 2024

CONTENTS

- A Note from CEO Dorsey Morrow 2
- Two Weeks to Enroll in Liberty Dental 3
- Frequently Asked Questions 4
- Health & Wellness with Amy 5
- Taking Advantage of Telehealth this Season 6
- Lights, Camera, Liberty!..... 7
- Refer A Friend 9
- Download the Liberty HealthShare Mobile App..... 10
- Member SharePower..... 11
- Employee Spotlight.....12
- Monthly Devotions with Pastor Wes 13
- Liberty HealthShare Member Information 16





A Note to Our Members

from CEO Dorsey Morrow

In our digital age, most of my communication with members is done through email or Teams calls. Regardless of the means of communication, learning more about the ways Liberty HealthShare is helping to enhance the lives of our members is a real joy for me.

I periodically drive home to Alabama, and on my way back up to Ohio I found myself reflecting recently on my own entry into the Liberty HealthShare family. My reasons for accepting the CEO position were many; however, one of the primary drivers behind my interest was, and remains, that I saw the madness that is our healthcare system in this country. I thought, and still believe, that a Christian healthshare organization could be the answer to prayer for so many people.

The opportunity to join with people of faith, and to share each other's burdens, appealed to my sense of personal responsibility and beliefs developed through my upbringing in a family of believers. I sensed that Liberty HealthShare was truly a Christian ministry, and my experiences have reaffirmed my initial perception.

Now, over three years into my service, I remain grateful every day to God for the blessing and opportunity to lead Liberty HealthShare and work with such passionate colleagues. We are doing work which matters to our members and, in doing so, continue to demonstrate all the best qualities and characteristics of a faith-based community. I don't say this flippantly or glibly, but I wholeheartedly see this ministry as the gospel in action!

Our approach has been, and continues to be, to consider all available pathways to make decisions which illuminate our Christian faith and heritage while making known our unshakeable commitment to meeting the needs of our members. Our "business" decisions are seldom focused on just that which is best for our organization. In fact, I would submit that our decisions are primarily focused on what is best for our members - which is also good for the organization. Those objectives are not mutually exclusive, and finding that balance has served us well the past three years.

Offering strength and encouragement to our efforts is knowing that God's hand is present in our operations. Of that, I have no doubt. It is encouraging to see the way God has favored our ministry and allowed us to position Liberty HealthShare for a future of flourishing.

We continue our relentless efforts to become the most comprehensive healthsharing ministry in the country. We have summoned the courage to launch new programs, refine protocols, and bring about changes to our position in the marketplace.

Our belief in the value of the experiences we provide our members is unwavering. That perspective is built on listening to our members and demonstrating our ability to be nimble, creative, and laser-focused. We are a different ministry than we were a year ago. One year from today, we will be better still.

There is a shared sense of pride among members of the Liberty HealthShare family, and the organizational momentum is deeply felt at this point in our history. Working together, bonded by a common commitment to the ideals of our ministry, we tackle the challenges ahead of us with a relentlessly positive approach to achieving our goals.

You are central to our plans. Your voice, your actions, your support, and your questions are essential if we are to firmly position Liberty HealthShare as a force for good in the complex and rapidly changing world we live in. God commanded that we are to be like a light on a hill, and we take that charge seriously. We value your partnership and seek to demonstrate our commitment to you with each activity we undertake during the day.

Know of my profound appreciation for your relationship with our ministry and be assured that we are working each day to exceed your expectations.

In His Love and Service,


Dorsey Morrow
Chief Executive Officer

Two Weeks Left to Enroll in *Liberty Dental*



Have you enrolled in Liberty Dental, our new dental sharing program, yet?

It's not too late to join the more than 1,000 members who have already enrolled.

The initial enrollment window will close on September 30. After that, enrollment will only be available during your annual membership renewal.

Plus, if you enroll now, your Annual Unshared Amount will be waived until your annual renewal period. This could save you up to \$200.

The program's monthly share amount starts at just \$35 for an individual.

Liberty Dental allows members to see the licensed dentist of their choice without any network restrictions. The program can be combined with the existing Careington dental discount program for even greater savings. You can read the program's Sharing Guidelines [here](#).



How to add Dental to your Liberty HealthShare membership via ShareBox.



mail should check with their dentist to see if being provided with the ID card information (name, group, payor ID, primary member name, and date of birth) will allow them to submit billing materials.

Enrollment is fast and easy in your ShareBox. Step-by-step instructions are in this short video.

While there is no waiting period, it can take up to a month for a monthly share to be paid, a membership to be activated, and the member to receive a Liberty Dental ID card. Members in need of dental care before they get their card in the

Frequently Asked *questions*

We regularly gather the questions that our members ask the most. As a supplement to the work of our wonderful team of member specialists, continue to check back here to get your queries answered.



What should I do if I receive a balance bill with a date of service June 1, 2023 or later?

If you receive a balance bill with a date of service June 1, 2023, or later, you should upload it to the Patient Advocacy Center (PAC) in HST Connect. Be sure to include any necessary documentation, such as an EOS and statement date within 60 days from the date submitted to PAC. **You should not pay the balance bill as the member**, but rather you should allow PAC to contact the provider to negotiate the balance bill on your behalf.

For any additional questions, contact member services at 855-585-4237.

What should I do if I receive a balance bill with a date of service before June 1, 2023?

If you receive a balance bill with a date of service before June 1, 2023, upload the balance bill into your ShareBox and reference the original bill number. If you cannot access your ShareBox, then email the balance bill to bills@libertyhealthshare.org and reference the original bill number. **Do not pay the balance bill prior to contacting Liberty HealthShare** because we may be able to negotiate the balance bill on your behalf.

For any additional questions, contact member services at 855-585-4237.



Health & Wellness

with Amy



Amy Hagen - BSN, RN, and VP of Medical Services



I can almost hear the first period bells myself! Whether you're sending your kids back to school, reminiscing on the times you did, or maybe even gearing up for the school year yourself, it's that time of year marked by excitement, nervousness, and possibility. Let's take some time this month to take control of our health this school year!

The first tip for a healthy school year is to make sleep a priority. Between school, sports, family, and everything in-between, it can seem impossible to get enough rest. However, by placing restfulness on the top of your to-do list, you'll be set up for success. Not only is good sleep important for adults, but it's especially important for children shifting to a school schedule from the summer for both [health and brain function](#).

Another crucial step to take is to cover your general health and hygiene bases. Make sure that everyone is up-to-date on their [medical examinations](#) so that there are robust safeguards in place against common school-centric illnesses. Additionally, take some time to go over good hygiene practices. Review how to [properly](#) wash hands, proper sneezing and coughing [habits](#), and talk about some early indicators that could signal a health issue coming on, like dizziness or a sore throat.

A third tip, and one of utmost importance, is simply communication! Everyone involved, from parents to teachers and students to bus drivers, wants to have a healthy, successful school year. We're all on the same team here! If you have health concerns as a parent, student, or guardian, be sure to communicate those concerns with the appropriate school personnel. When all parties involved are aware of any areas of concern that means the whole group can work together for success!

Finally, the area of mental health and wellbeing is a topic of increasing importance. Recent [surveys](#) say that 42% of students felt sad or hopeless, and 1 in 5 students seriously contemplated serious self-harm. Take time this fall to check in with those around you – your kids, your friends, even the educators in your life – to support and equip one another in this time of great transition!

While there are many more things that could be said, this article hopefully provides you with a baseline to take health, in all areas, seriously this school year. To all those returning to school, good luck! To family members, you can do it! And to all of us who still have nightmares about missing our math test, don't worry – you're safe! [It is better to gain wisdom than gold](#), so happy school year!



Use *telehealth* During Cold & Flu Season

Autumn is right around the corner and the school year is upon us, and with it the return of cold and flu season. As a Liberty HealthShare member, you don't have to sit in a doctor's waiting room to get treatment for a common ailment.

DialCare Urgent Care, a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care, is available to you 24 hours a day, 365 days a year. You can speak with a licensed physician via video or phone and discuss your health concerns from your home.

Members of the Liberty Essential, Connect, and Unite sharing programs – and every family member on your membership – can use 5 free telemedicine visits each year. Visits beyond that are just \$55.

Members of the Liberty Assist and Rise sharing programs can use DialCare Urgent Care for just \$55 per visit.

If you haven't already registered with DialCare, check your email for a registration link that was sent on August 30 for another chance to sign up. The email was sent from **no-reply@dialcare.com** should it have landed in your spam folder.

Don't wait until illness hits. Sign up today.

DialCare Urgent Care is not available to members of the Liberty Freedom sharing program or to residents of Vermont.



Lights, camera, LIBERTY!

Building upon the excitement generated through Liberty HealthShare's participation in the Professional Football Hall of Fame's Grand Parade, members of the Liberty HealthShare workforce gathered in late August to be a part of a new video for prospective members.

"We continue to work hard to define ourselves in the marketplace," said Dorsey Morrow, chief executive officer. "This video is focused on the many reasons people choose to become members of our community, and these reasons are taken from surveys we have done with both current and prospective members."

Liberty HealthShare employees assembled for the video's closing scene, recorded from the roof of the Canton, Ohio facility.

"It was great to see everyone dressed in their Liberty HealthShare t-shirts, smiling, and enjoying each other. The energy was amazing," said Morrow. "I'm very proud of the tight-knit family we've built here, and this video is a celebration of our growing momentum and the commitment we all have to our ministry."

The video was written and produced in-house by members of the Marketing staff. Give it a watch!



Dorsey Morrow
Chief Executive Officer

Check it out here!



**Liberty
Dental**

Join today!

Our new dental sharing program can help you get the dental care you need at an affordable cost.

- ✓ See any licensed dentist of your choice
- ✓ Receive up to 100% sharing of eligible dental preventative care expenses
- ✓ Low monthly share amounts
- ✓ Low AUA amounts
- ✓ Combine Liberty Dental with the existing Careington Dental for even greater savings

Members who add Liberty Dental before October 1, 2024 will have their dental AUA waived until their annual membership renewal!

Call our Enrollment Team at 855-585-4237



www.libertyhealthshare.org/liberty-dental

REFER A *friend*

Earn \$150

With the open enrollment period for health insurance around the corner, it's the time of year that many people look into how they pay for their healthcare expenses.

If your friends and family members are among those investigating their options, you can share information about our ministry to those for whom healthsharing might be both a good fit for their needs and an affordable way to manage their healthcare expenses.

Plus, you can earn \$150 for each referral.

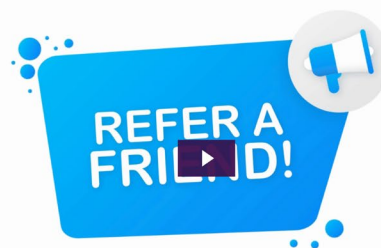
A current healthsharing member will receive a \$150 Visa gift card for each referred individual who enrolls and maintains their membership for two consecutive months.

The process is easy. Simply fill out the online form found in your [ShareBox](#) and click [Submit](#). Our team will contact them and handle everything else. You don't have to email or call. You'll get your gift card in about three months.

If you have questions about the program, or if your gift card hasn't arrived in four months, please contact us at referral@libertyhealthshare.org.

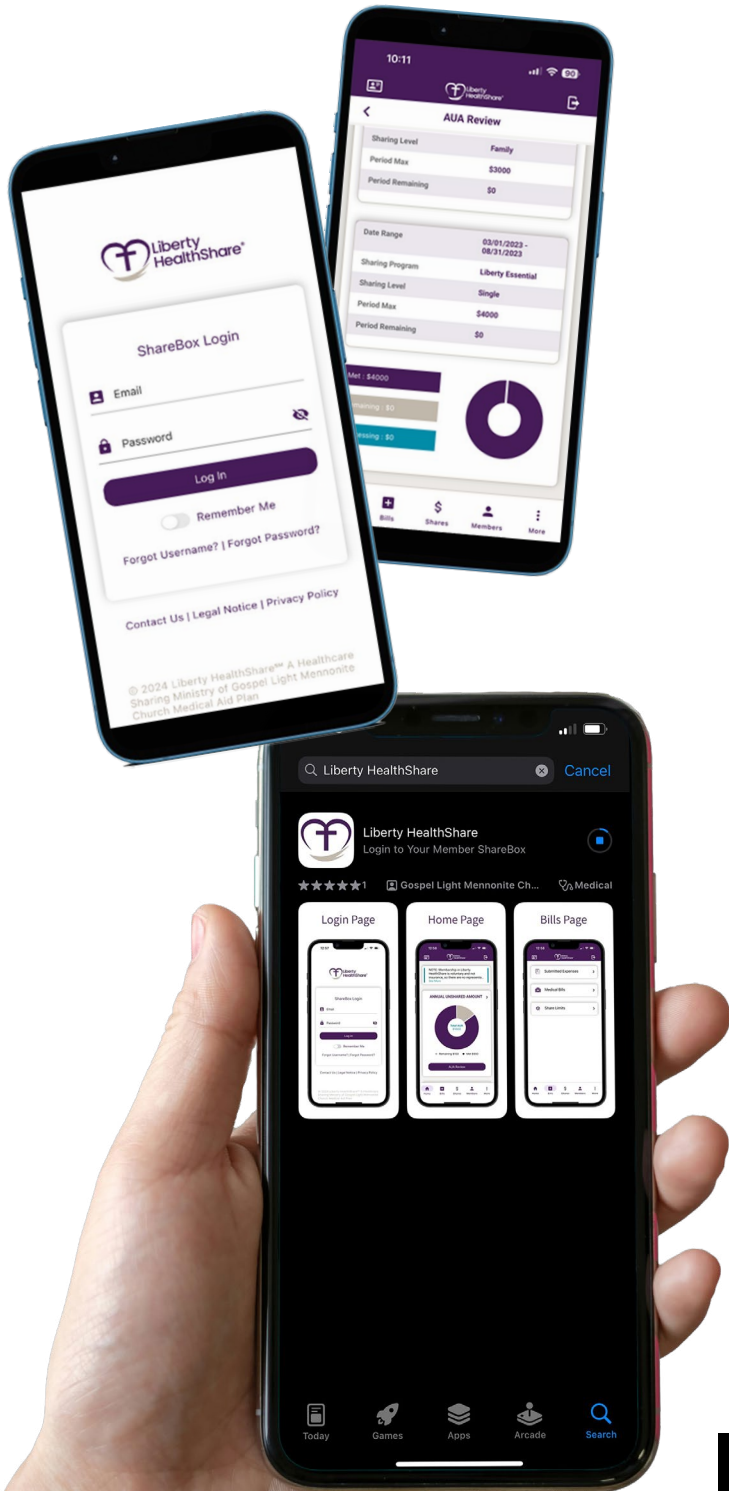
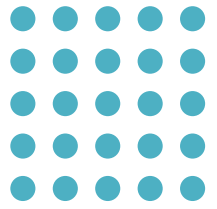


watch this
video to
learn more



*The Refer a Friend Program is not available in Pennsylvania, Massachusetts, or New Mexico. The number of referrals in either Maryland or Montana is limited to 6 per member per year.

Download Liberty HealthShare's *new* Mobile App



Since its launch last month, more than 1,350 Liberty HealthShare members have already downloaded Liberty HealthShare's new mobile app.

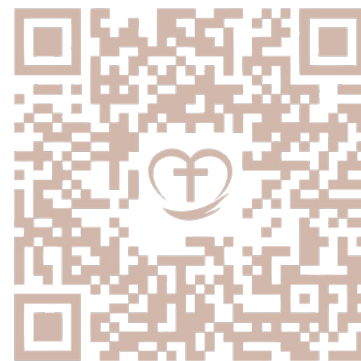
Download the app today and get convenient access to your ShareBox, and all the pertinent membership information there, at your fingertips.

The application is available for both Apple and Android phones. To download, simply scan this QR Code with your mobile phone.

Once downloaded, you will need to sign in to the application using the same username and password you now use to access your ShareBox.

Just like with your ShareBox online, you will be able to view submitted expenses, your AUA review, alert messages, medical bills, share limits, sharing history, membership information, additional resources, and more.

While you will not be able to submit medical expenses or prayer requests in the app at the present time, there will be more features coming as the app is updated.



Download on the
App Store

GET IT ON
Google Play

August SHAREPOWER

Our monthly report
of members'
shared resources



SharePower Received

\$11,874,311

The monthly amount of voluntary contributions available to share member's eligible medical expenses.



Medical Expenses Shared

\$11,873,093

The monthly amount of eligible medical expenses shared by members.



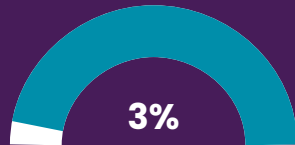
Medical Expenses Received

\$7,330,251

The amount of eligible medical expenses submitted by members and providers after repricing, ineligibility and AUA Application. This amount may be reduced after additional negotiations.

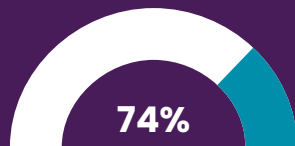
AUGUST 2024

Percentage of pre-2022 backlog reduced



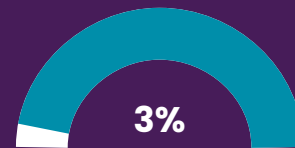
CUMULATIVE

Percentage of pre-2022 backlog reduced since January 1, 2022



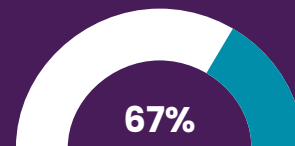
AUGUST 2024

*Percentage of backlog reduced



CUMULATIVE

Percentage of backlog reduced since January 1, 2022



*INCLUDES: BALANCE BILLS RECEIVED IN 2022, 2023, AND 2024 WITH DATES OF SERVICE PRIOR TO THE MAY 2022 SHARING GUIDELINE CHANGE REGARDING THE ELIGIBLE SHARING OF BALANCE BILLS

NOTE: THE BACKLOG INCLUDES MEDICAL EXPENSES THAT WERE SUBMITTED AND DETERMINED TO BE ELIGIBLE FOR SHARING IN ACCORDANCE WITH THE SHARING GUIDELINES BEFORE JANUARY 1, 2022, BUT HAVE YET TO BE SHARED. IT DOES NOT INCLUDE BALANCE BILLS RECEIVED IN 2022, 2023, OR 2024 FOR MEDICAL EXPENSES ELIGIBLE FOR SHARING BEFORE THE MAY 1, 2022 SHARING GUIDELINE CHANGES AND SHARED AFTER JANUARY 1, 2022. THE DIFFERENCE BETWEEN SHAREPOWER RECEIVED AND MEDICAL EXPENSES RECEIVED IS MONEY THAT IS AVAILABLE TO BE APPLIED TO PRE-2022 BACKLOG. THAT TOTAL, HOWEVER, MAY NOT BE REFLECTED IN THE MONTHLY AND CUMULATIVE BACKLOG REDUCTION PERCENTAGES EACH MONTH, NEGOTIATIONS WITH PROVIDERS OFTEN RESULT IN DISCOUNTS AND THE ELIMINATION OF BALANCE BILLS IF A GROUP OF MEDICAL EXPENSES (SOME IN THE BACKLOG AND SOME FROM 2022, 2023, OR 2024) ARE ALL PAID AT THE SAME TIME, WHILE THIS CAN IMPACT THE REDUCTION PERCENTAGE FOR A GIVEN MONTH, THE NET EFFECT IS A FASTER OVERALL REDUCTION IN THE BACKLOG THAT MAY NOT BECOME APPARENT FOR SOME TIME.

As a young adult, Frank Codispoti spent time exploring several different career pathways. Those diverse experiences led him to work in a variety of roles at several small businesses.

“I’ve worked in operations, human resources, dispatching - really anything related to the functions of a small business,” said Codispoti. “Throughout all those stops, I always enjoyed the accounting field the most. I like structure and rules, and accounting really suits my interests.”

The Canton, Ohio native is a Summa Cum Laude graduate of Kent State University with a bachelor’s degree in accounting. He joined the Liberty HealthShare community as a member of the finance team in 2023.

“We have a great team in the finance department,” said Codispoti. “Everyone knows their job well and we support each other. We take seriously our role to ensure that our financial resources are managed appropriately so we can have the maximum impact on the member experience.”

Codispoti attributes his strong work ethic to the teachings of his late father, Louis, who worked for 42 years at the Ford Motor Company.

“He went to work every day and put in a full day’s work,” said Codispoti. “He was a strong union guy and was old school in his approach to work.”

His mother, Barbara, he credits with teaching him how to savor every moment of life. At 85 years old she is still active in a weekly bowling league.

“Her love of life is something I have come to appreciate,” said Codispoti. “She was a youth bowling coach when she was younger, she loves square dancing, and she’s been active in local politics. I still bowl with her on Monday nights and that is a wonderful experience.”

Codispoti is an accomplished bowler himself. At the age of 10, he was ranked 7th in the country, and first in Ohio, with a high game of 277. His highest game ever was 289. In high school, Codispoti played football and baseball for the Canton McKinley High School Bulldogs.

Today, Codispoti lives in Canton Township with his dog, Hefner, a rescue from the Stark County Humane Society. He attends the Trinity United Church of Christ in Canton.

“I have a beautiful view from my back porch, and I enjoy my early morning time of reflection with my coffee,” said Codispoti. “I see God’s hand at work in leading me to work at Liberty HealthShare. I’m grateful for this opportunity to make a difference in people’s lives.”

employee SPOT LIGHT



*Frank
Codispoti*

Senior Accountant

*I see God's
hand at work in
leading me
to work at Liberty
HealthShare.
I'm grateful for
this opportunity
to make a
difference
in people's lives.*



Monthly Devotions

with Pastor Wes

Pastor Wes Humble - Executive Director of Ministry, Community Relations, and Events

Comfort In Times of Transition and Change

After the death of Moses the Lord's servant, the Lord spoke to Joshua son of Nun, Moses' assistant. He said, "Moses my servant is dead. Therefore, the time has come for you to lead these people, the Israelites, across the Jordan River into the land I am giving them. I promise you what I promised Moses: 'Wherever you set foot, you will be on land I have given you—from the Negev wilderness in the south to the Lebanon mountains in the north, from the Euphrates River in the east to the Mediterranean Sea in the west, including all the land of the Hittites.' No one will be able to stand against you as long as you live. For I will be with you as I was with Moses. I will not fail you or abandon you."

Joshua 1:1-5 NLT

All of us go through times when things around us change. This can bring discomfort, fear, and even anger. We generally love what we know. When the formidable leader Moses died, it became Joshua's turn to lead. I can't image how different things were in his life during this transition. This is an outline of how it played out:

Changing relationships—his friend and mentor Moses dies.

Changing role—taking the place of a popular leader.

Changing responsibility—now in charge of leading an entire nation.

Changing location—relocation, and it's BIG!

What can we learn from this great biblical story of transition and change?

1. **Lean** on God's Provision.
2. **Listen** to God's Promises.
3. **Look** for God's Purpose.
4. **Live** in God's Prosperity.
5. **Latch** on to God's Power.

Dear God, you know the things in my life that challenge me most. Help me to learn from this story and to never forget what you promised Joshua as he took on this responsibility. I believe that no matter what you call me to do, you will give me the strength to do it. Amen.

Let us pray together

For those who have a shoulder injury. We pray for restoration through appropriate treatment.

For those who are dealing with a chronic condition. We pray for grace, guidance, and wisdom to manage it.

For those experiencing pain and inflammation. We pray that healthy lifestyle practices improve their health and energy.

For those experiencing depression. We pray for increased strength, hope, and peace.

For those who have stomach issues. We pray for a prompt solution and healing.

For those who are waiting for test results. We pray for positive outcomes and renewed health.

Amen and amen.

If you would like prayer for yourself or a family member from our Pastoral Care Team, you can request prayer inside your PrayerBox found inside your ShareBox.

Share the power
of Christian
healthsharing.
Make money
while you do.



SHARE THE POWER

A Liberty HealthShare® Ambassador Program

Important Liberty HealthShare

Member Information

HST Connect: Provider Network

Visit hstconnect.com/lhs or call 855-585-4237
Provider Submits Medical Billing to:
EDI Payor ID: 90753
Liberty HealthShare
PO Box 35691 | Canton, OH 44735

Nominate A Provider

If a provider is not in the PHCS network and you would like to nominate a provider, please provide this link to the provider:

<https://www.multiplan.us/members/>

ShareBox

Important Membership Tools

- Access Sharing Guidelines
- Review medical expenses
- View your AUA and sharing history
- Check status of submitted expenses
- View/change contact information
- PrayerBox - request and provide prayer

Prenotification

If your provider prescribes a non-urgent treatment, testing procedure, or surgery, please send us a prenotification request form found in your ShareBox.

An electronic prenotification form is available for your provider in our Provider Portal. Urgent prenotifications should be called into our Prenote department at 855-585-4237.

Member Services

Need Member Services support? We encourage you to use [ShareBox](#) or call us at 855-585-4237.

You may also email us at info@libertyhealthshare.org.

We will address your inquiry as soon as possible.

Telehealth, Discount Program Reminder

New members should look for and access their digital Careington "Welcome Kit" for cost savings tools, telehealth for physical and mental health, and discounts on prescriptions, dental and vision care, and LASIK surgery. The cost saving programs, located on the dashboard section of ShareBox, are provided to members of most Liberty HealthShare medical cost saving programs for free. If you have questions, please call 833-317-4347.

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 \$75 in renewal dues in addition to your suggested monthly share amount.

Submit Medical Expenses Within 180 Days

Providers need to submit an expense within 180 days of your medical service. You can monitor submitted expenses in your ShareBox.

Depositing and Cashing Checks

When you receive a check from Liberty HealthShare, please deposit or cash it as soon as possible. When an expense is matched to a contribution, the funds are immediately available. However, as a security precaution, checks may not be deposited after 90 days, so it's important to deposit or cash a check when it's received.

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

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be shared or assigned to others for payment. No other member will be compelled to contribute toward the cost of your medical bills. Sharing toward any medical bill you might have by another member is completely voluntary. This program should never be considered a substitute for an insurance policy. This program is not regulated by any state insurance agency, and your liabilities are not covered by any fund, public or private. Whether or not you receive any payments for medical expenses and whether or not Liberty HealthShare continues to operate, you are always liable for any unpaid bills. [For state specific disclaimers, click here.](#)



vision

To build a healthcare sharing community which exemplifies **Jesus Christ** and empowers like-minded people to manage their health care journey.



mission

Shepherd the Christian tradition of healthcare sharing through prayer, education, personal responsibility, and stewardship of the community's resources.



values

Faith-based
Member-focused
Accountable
Innovative
Compassionate