

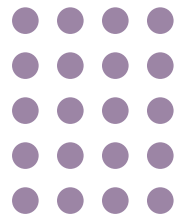
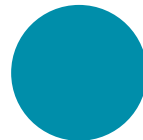
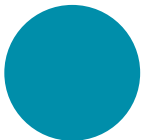
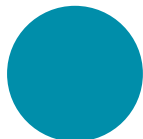
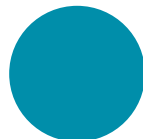
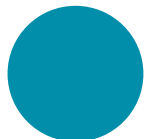
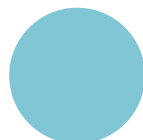
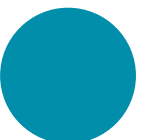
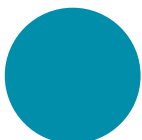
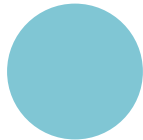
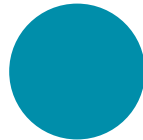
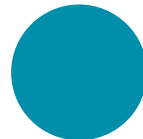
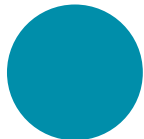
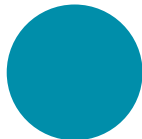
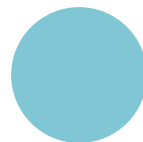
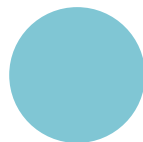
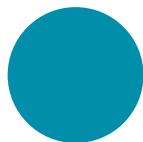
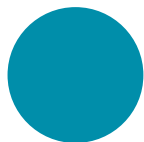
MEMBER QUARTERLY

Q1
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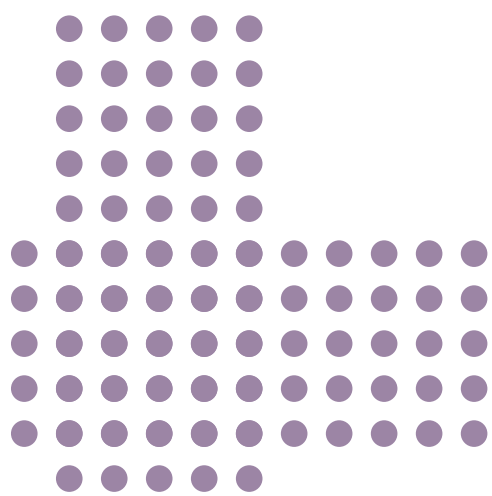
30 years of
sharing
1995 - 2025





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Share your thoughts with us in the Member Survey and vote by clicking here!



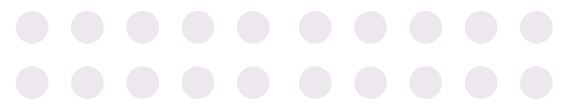
Thank you to everyone who took the time to complete our recent member survey and vote. Your voice matters to us as we make decisions to shape the Liberty HealthShare experience. Asking for your opinion is a smart business practice and something I feel is important to do to ensure that we continue to adapt and respond to your changing needs.

While the survey and vote is still open, we are already analyzing the results and thinking about what the data tells us. I am pleased to see that more than 80% of respondents described your most recent interaction with a member of our staff as very helpful or helpful, and less than 2% were dissatisfied with their experience.

We invest heavily in training all of our staff members and make clear our expectation that serving our members well is our top priority. When we exceed your needs in an interaction we want to know about it, and even more so when we fall short. Our willingness to participate in self-reflection is an

essential element of our commitment to constant improvement. Your feedback makes it possible for us to learn how to serve you better.

It was also encouraging to see that more than 75% of respondents rated their overall level of satisfaction with our ministry as very satisfied or satisfied. Less than 5% of respondents were dissatisfied with their experience. Your comments in answering this question were illuminating. It is clear from your responses that our sharing contributions compared to other healthsharing organizations, our responsiveness to you, and your ability to make your healthcare decisions are what lead to a satisfied Liberty HealthShare member. We have also learned that we have work to do to better explain our processes and how decisions are made. I have always believed that communication is the basis for a solid relationship, and you have confirmed that belief. This will be a point of emphasis going forward as we fully analyze the results of the survey and vote.



Perhaps the most interesting question in the survey and vote is our inquiry to learn what actions we could take to enhance your overall experience. Your feedback did not disappoint. Many of you shared authentic, sound, and intriguing recommendations about changes and/or additions we could make to our programs in order to increase the value of your membership. As you might expect, we have lots of data and information to review and analyze before we make decisions and communicate them to our membership.

However, one change I can announce at this time is our decision to reduce the 60-day-lookback guideline as it relates to members within 60 days of leaving the ministry. Starting May 1, the policy of expenses incurred or submitted within 60 days of a member's change in active status being ineligible for sharing will be reduced to just one month. While expenses in general will not be eligible for sharing during that final month, we will now allow eligible medical expenses related to accidents, acute illness, or injury! This practice was

mentioned many times in the survey responses and vote. We are happy to bring about this change in policy. We will formally communicate this change to all members prior to May 1.

Lastly, we asked you how our monthly communication efforts met your needs. It is clear from your feedback that shorter is better. While we once produced a 12 to 20 page magazine each month, your preference for a reduced presentation of information will shape our efforts going forward. We will produce the Liberty Minute newsletter eight times a year, and only produce our magazine on a quarterly basis when more information needs to be shared with members. Thank you as well for your story ideas. We hear you, and will respond.

We have more work to do to analyze your feedback and will be following up with you as we have time to properly digest. As always, thank you for your generous gift of time.

In His Love and Service,

Dorsey Morrow
Chief Executive Officer

Liberty HealthShare

celebrates **30th Anniversary**

Liberty HealthShare got its start 30 years ago when a group of five families held the first service of their new church, the Gospel Light Mennonite Church in rural Virginia in January 1995.

They took a Mennonite tradition with them: helping each other by sharing healthcare expenses among congregation members. They established the Gospel Light Mennonite Church Medical Aid Plan, which today is better known as Liberty HealthShare.

"God has certainly graced Liberty HealthShare with His blessings," said Dorsey Morrow, chief executive officer. "He has presented us with some challenges over the years,

but we continue to do His work by helping our members share the burdens of their fellow believers."

After the Affordable Care Act (ACA) was passed in 2010, Gospel Light Mennonite Church's leadership decided their Medical Aid Plan could serve Christians outside of their small congregation and began to look for a partner to help accomplish this.

Around the same time, Liberty HealthShare was established in Ohio to offer Americans an alternative to government-mandated healthcare plans.

After being introduced to each other by a mutual business associate and

Following the tradition in the Mennonite Church, these families from the Oak Grove Mennonite Church in rural Aroda, Virginia were called to plan an outreach venture and start a new church.

January 1995

In January 1995, this effort took them about 15 miles down the road to Stanardsville, where the Gospel Light Mennonite Church held its first service.

These families took another tradition with them to Stanardsville: helping each other by sharing health care expenses among congregation members. They established the Gospel Light Mennonite Church Medical Aid Plan that same month.

Another move took place in 2008 as the congregation had grown enough to be able to build a new meetinghouse in Gordonsville.

2008

2010

After the Affordable Care Act was passed in 2010, church leaders decided their Medical Aid Plan could serve Christians outside of their small congregation and began to look for a partner to help accomplish this.



spending time discussing their visions and goals, leaders of the two organizations saw the possibilities of combining their missions and having Liberty HealthShare manage the ministry in Ohio.

Gospel Light Mennonite Church extended membership in its Medical Aid Plan to Liberty HealthShare members in 2015 and began to use the Liberty HealthShare trade name.

Many of those earliest Gospel Light Mennonite Church Medical Aid Plan members remain with the ministry today as do the first Liberty HealthShare members. Gospel Light Mennonite Church members continue to enroll in Liberty HealthShare's medical sharing programs.

While Liberty HealthShare is celebrating its 30th anniversary, something only a few healthsharing ministries have achieved, Morrow said the organization is not focused on its past.

30 years of sharing

1995 - 2025

"Throughout this year we will also be looking at, and praying about, what we can, and should, do to further strengthen this ministry and its position as the most-comprehensive healthcare sharing ministry in America for the next 30 years," he said.

Around the same time, Dale Bellis noted the potential the Affordable Care Act provided to offer Americans an alternative to government-mandated healthcare.

He established Liberty HealthShare in a small office on Main Street in North Canton in 2014.

2014



After being introduced to each other by a mutual associate and spending some time discussing their visions and goals, the two organizations saw the possibilities of combining their missions and having Liberty HealthShare manage the ministry.

Gospel Light Mennonite Church extended membership in its Medical Aid Plan to Liberty HealthShare members and began to use the Liberty HealthShare tradename.



2025



INTRODUCING THE

Sharing Hearts Fund for Pediatric Wellness

A COLLABORATION BETWEEN



In an effort to make a difference in the lives of children living near its Stark County, Ohio headquarters, Liberty HealthShare has established the Sharing Hearts Fund for Pediatric Wellness. This charitable arm of the healthcare sharing ministry seeks to provide support to Stark County families with medical needs related to pediatric wellness such as physical exams, dental exams and teeth cleaning, vision exams,

and hearing tests. These are all essential preventive measures for young people as dental, vision, and hearing problems can impact a student's ability to be successful in school and other areas of life.

"Our objective is to make it possible for families who have had to forego these important wellness procedures due to costs to move forward and provide



Physical exams

critical checkups for their children," said Chief Executive Officer Dorsey Morrow.

"In my three years of service at Liberty, I have worked hard to make sure that our ministry found ways to make a difference in Canton, Stark County, and Northeast Ohio," said Morrow. "That service has come in many forms including food drives, yard work and renovation of older homes, collecting toys for children during the holidays, mentoring high school students, and volunteering our time and expertise with a host of service agencies. Establishing the Sharing Hearts Fund is another step to lift up our neighbors and friends and be a force for good within our region."

All funding to make the charitable effort possible comes from donations and grants. None of the funding comes from Liberty HealthShare members' sharing dollars, and all operations of the charity are separate and distinct from the normal operations of the healthcare sharing ministry.

"Finding a way to serve by supporting the less fortunate in our hometown has been something we have been looking to do for

some time," said Morrow. "It is exciting to be in a position to launch the Sharing Hearts Fund during our 30th anniversary year."



Vision exams and eyeglasses

Families seeking funding will go through a simple application process during which they will identify their desired procedure and explain their financial need. The application will be accessible on the Sharing Hearts Fund website at www.libertyhealthshare.org/sharing-hearts starting on March 31.

To help evaluate grant requests, the ministry has formed an Application Review Committee made up of Stark County leaders who work in fields related to the well-being of residents, including representatives from social service agencies and churches.

A public announcement of the launch of the Sharing Hearts Fund is planned for March 31.

Liberty HealthShare members with friends and family who live in Stark County and may benefit from this charitable form of assistance are encouraged to share information about the new effort by directing interested persons to the aforementioned website.

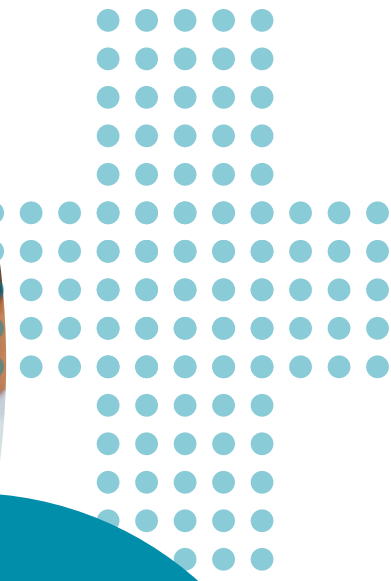


Dental exams and cleaning



Hearing tests

It's the best time to become a Liberty HealthShare Ambassador!



Become a Liberty HealthShare Ambassador and help people begin the transformational journey of healthsharing.

Share the power of Christian healthsharing and make money while you do!

To get started, visit www.libertyhealthshare.org/share-the-power

SHARE THE POWER

A Liberty HealthShare® Ambassador Program



We look forward to helping you “Share the Power!”

Liberty HealthShare *Share the Power* Ambassadors are already making a difference by helping people embrace the power of healthsharing. Finding the right healthcare solution for an individual or family is a process, and multiple Ambassadors have been in the throes of assisting prospective Liberty HealthShare members walk along the path where faith and healthcare unite.

“I’ve enjoyed sharing how Liberty HealthShare can help people feel safer in today’s world,” said Blair, Liberty HealthShare Ambassador. “I share my experience and am simply honest about the positives of Liberty HealthShare.”

Liberty HealthShare Ambassadors, much like the Liberty HealthShare community itself, come from all walks of life. Ambassadors bring their unique perspectives and experiences to their circle of influence as they educate potential Liberty HealthShare members about the power of healthsharing.



Sherri Mayle

Ambassadors aren’t left to figure it all out on their own, either. Talented and experienced Liberty HealthShare team members stand by ready to help Ambassadors with the tools, training, and communications materials they’ll need to “Share the Power!”

“It’s rewarding to share my passion and knowledge of Liberty HealthShare with our Ambassadors,” said Sherri Mayle, membership development team lead. “Each journey to Share the Power is different, but seeing us all come together with purpose to spread the good news of healthsharing is an enormous blessing.”

So how can you, too, become an Ambassador? Visit www.libertyhealthshare.org/share-the-power and fill out a short application – it’s as simple as that. You can earn recurring commissions and help like-minded people embrace healthcare freedom in a powerful sharing community!

And, if there’s something else that you would like to learn about becoming an Ambassador, you can always contact our Share the Power coordinator via email at ambassador@libertyhealthshare.org.

Member Story

Kat McMahon

Entrepreneurs are responsible for choosing their own healthcare and finding the right solution for their needs. Many small business owners find that healthsharing is a better choice than health insurance for their family or employees.

Navigating that journey themselves is how Kat and Mike McMahon became Liberty HealthShare members in 2018. Independent contractors for magazines in Arizona at the time, the couple didn't have the option of employer-sponsored health insurance. When a business associate suggested they look into a healthcare sharing ministry, Mike took on the task of researching and comparing three organizations.

"We did our homework, my husband did the research, and after

everything we decided that Liberty HealthShare was the direction our family wanted to go," said Kat.

Liberty HealthShare members have been there for her when she needed to use her sharing program, Liberty Unite, to visit her regular doctor and emergency room.

"Our fellow members with the ministry have been wonderful," she said.

As she faced down the prospect of back surgery a few years ago the support of the Liberty HealthShare sharing community was a "huge blessing."

"Back surgery can be very daunting, and I still have some residual issues from it, but fortunately Liberty HealthShare was there to help me through," she said.

She has witnessed the transformation of Liberty HealthShare since Chief Executive Officer Dorsey Morrow took over leadership and changed the direction of the ministry.

It comforts me knowing with this sharing community we're all in this together, even in our darkest moments.

"Liberty HealthShare has done so much in the past couple of years and changed greatly for the better since we've been members," she noted.

Calling any customer service organization can be a daunting prospect. However, when Kat called the ministry, she experienced the knowledge, kindness, and helpfulness of Liberty HealthShare's Member Services representatives.

"Kindness goes so far, and your reps have always demonstrated kindness and support."

Healthcare costs in the United States continue to trend towards unaffordability for many, which is why Liberty HealthShare members have approved systems which promote fair and reasonable medical costs.

After seeing the difference between what a medical service costs without the emphasis on fair and reasonable costs and the cost of the same service with



Liberty HealthShare's cost saving tools and processes in place, Kat wonders "how can anyone afford traditional healthcare?"

For example, she was initially charged \$31,000 for a four-hour emergency room visit. After fair and reasonable repricing, the bill was \$1,900.

"People who don't know they can get a fair price will think they have to drain their bank account or sell their car," she said. "It's unfathomable. It's an industry that needs to change."

Feeling good about healthcare decisions and having the option to choose healthcare that aligns with their values is paramount to the McMahons.

"It comforts me knowing with this sharing community we're all in this together, even in our darkest moments," Kat said. "Knowing that there is a ministry of Christians out there that help financially support one another when needed is just a bonus," she said.

"That, for me, is Liberty HealthShare."

"Liberty HealthShare has done so much in the past couple of years and changed greatly for the better since we've been members."

You Are Valuable to God!



But not a single sparrow can fall to the ground without your Father knowing it. And the very hairs on your head are all numbered. So don't be afraid; you are more valuable to God than a whole flock of sparrows.

Matthew 10:29-31 NLT

God knows exactly where you are! I find myself reminding people of this often. We can sometimes get so lost and caught up in the drama around us that we forget who God is. He knows everything!

We pray to Him with an understanding that His answer may not fit our plans and wishes. This requires constant and steady trust in the one who sees the big picture of our lives. I once heard a man thank God for his dad's survival of a procedure at the local hospital. He remarked, "God was faithful." God would have been faithful even if the procedure was a complete failure. I doubt that man would have acknowledged God's faithfulness if the news was not what he wanted.

God is good! He is faithful in every situation, and He will be faithful to you. Trust Him and remind yourself of His unfailing love for you. I don't know why it is important for Him to know the number of hairs on your head, but the writer says He does. He knows sparrows, and He knows you. Let His love and care envelop you today as you remain faithful and true. You are of great value to the Lord.

Lord, I know how well you *care* for even the littlest sparrow. Thanks for reminding me today of *how much more* you care about me. Amen.

Let us pray together

Prayer is one of the greatest gifts we can give to one another. We invite you to share your prayer requests in our community PrayerBox located in ShareBox. Whether you are seeking strength, healing, or guidance, know that our community stands with you in faith and prayer.

For those facing health challenges and seeking guidance from their healthcare teams. We ask for clarity and better health.

For individuals with kidney injury or failure. We ask for wisdom to identify causes and effective treatments.

For caregivers of aging family members. We ask for effective pain management and a renewed sense of God's presence during their senior years.

For those who have received answers to prayer. We celebrate and ask that they continue to recognize God's presence in their lives and share their experiences to encourage others.

For or all our members. We ask that they experience God's peace, vibrant health, and support from others in times of need.

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.

REFER A *friend*

Earn
\$150

With the cost of everything from eggs to electricity rising, many people are looking at options for how they pay for their healthcare expenses.

If your friends and family members are among those looking for something that better fits their needs and budget, you can share information about Liberty HealthShare to those for whom healthsharing might be a good fit and an affordable way to manage their healthcare bills. ([Downloadable materials are available here.](#))

Plus, you, as a Liberty HealthShare member, can earn \$150 for each referral.

"Inflation is a growing concern for families across the country," said Dorsey Morrow, chief executive officer. "We offer a more affordable way for Christians to manage their healthcare needs."

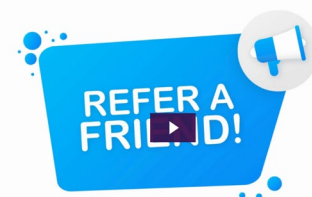
Morrow added, "Everyone deserves access to affordable healthcare options that align with their values."

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 the mail 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



February's SHAREPOWER

Our monthly report
of members'
shared resources



SharePower Received

\$9,842,131

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



Medical Expenses Shared

\$7,950,225

The monthly amount of eligible medical expenses shared by members.



New Medical Expenses Received

\$6,853,998

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.



Medical Expenses Being Processed for Sharing:

\$1,891,906

Medical expenses submitted by members and providers for member sharing that are being processed by Liberty HealthShare.



What are some healthsharing terms that are important for me to know as I utilize my sharing membership?

AUA (or Annual Unshared Amount)

The amount of an eligible need that does not qualify for sharing.

Co-Share

The portion of eligible bills a Sharing Member with a Co-Share option must pay after their Annual Unshared Amount has been met.

Balance Bill

A medical bill from a healthcare provider billing a member for the difference between the Provider's total billed charges less any portion of the medical need applied to the member's Annual Unshared Amount and any amount shared by members.

How do Liberty HealthShare members' ideas turn into reality? For Agile Product Owner, Leslie Lemley, that's the exciting part of her work at the healthsharing ministry.

Whether improving the mobile app, enhancing provider experiences, or streamlining internal processes, she is key in turning member and employee input into a better member experience.



I've seen highs and lows, but it's exciting to be back on track and growing in the right direction.

"Seeing projects come to life, especially those that directly benefit our members, is the most fulfilling part of my job," Lemley said. "As the go-to person, I take feedback from Member Services and ShareBox submissions and work with our development team to enhance our ShareBox, the provider portal, and more."

She doesn't do it alone.

A team of designers, developers, architects, and quality assurance techs work together to make member visions a reality.

"We work on everything from medical billing and sales reports to the mobile app," Lemley explained.

employee SPOT LIGHT

Lemley's journey at Liberty HealthShare began with a "spur-of-the-moment" decision 10 years ago.

"I applied on a whim, came in for the interview, and immediately fell in love with the ministry and its mission."

Over the years she's held various roles, from Member Services Representative to Supervisor and Senior Manager, before transitioning to Information Technologies. This diverse experience has given her a deep understanding of both member needs and ministry processes.

Similarly she's witnessed significant changes, especially in leadership.

"I've seen highs and lows, but it's exciting to be back on track and growing in the right direction," she said.

One of her memorable moments? Being recognized by her peers at the annual Employee Summit. She was





Leslie
Lemley

Agile Product Owner (IT)

awarded the Liberty Award, which is given to individuals who take pride in their work and go above and beyond to serve others.

"It was unexpected, but being acknowledged for my contributions by those I work with meant a lot."



One of the most significant projects Lemley has coordinated is Liberty HealthShare's new mobile app.

"We've been developing the app for over four years, and releasing new features that make life easier for both members and employees is really rewarding."

The team is now working on a highly requested app feature – the ability to upload submitted expenses. They're also developing a new PrayerBox feature, with both expected to launch in the second quarter of 2025.

"It's an exciting time for us," she noted.

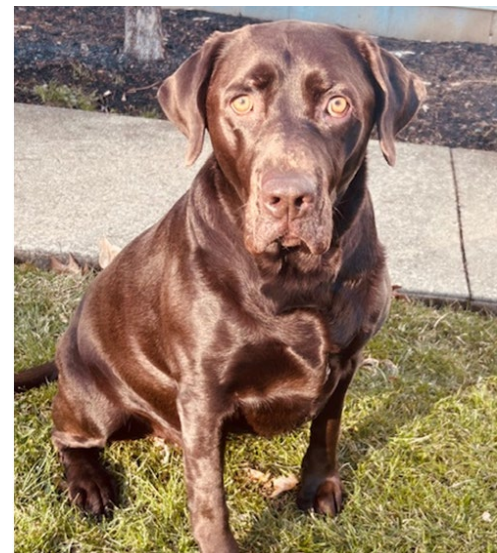
Despite her integral role in Liberty HealthShare's technical improvements, Lemley's highest priority is her family. She has an eleven-year-old son and two "bonus" daughters, aged 15 and 12.

"Spending time with my kids and being present for them is what I value most," she said. "With a busy schedule full of football, basketball, and competitive cheer, family movie nights with popcorn and dimmed lights are rare but treasured."

Lemley is accompanied throughout her workday by her two Labrador "coworkers."

"They definitely get more excited to see me than my kids!"

Seeing projects come to life, especially those that directly benefit our members, is the most fulfilling part of my job.



Patient Safety Awareness



This year, the second week of March is "Patient Safety Awareness Week." Health professionals across the country will dedicate time to ensuring that healthcare providers and facilities are improving safety in healthcare for patients, those administering care, and the broader healthcare workforce. Just like how we at Liberty HealthShare care about the health of the whole person, we also recognize that for healthcare to be safe, efficient, and even enjoyable, there

are steps that can be taken on the part of all involved – including you! Let's take some time this month to learn about some practical actions you can take to be an excellent patient!

As a Liberty HealthShare member, you have a multitude of helpful tools and resources to

help you be an admirable patient. Utilizing these tools not only gives you the opportunity to receive superior care, but additionally doing so helps to protect your fellow members and the sharing power of our community. The first step is to use [HST Connect](#) to search for providers and facilities that participate in the PHCS Network. By doing so, you can visit providers who are more likely to recognize fair and reasonable pricing for medical expenses. You also have a wealth of knowledge available to you within the Sharing Guidelines. Being a stellar patient not only benefits you and your provider, but also your fellow sharing members. By familiarizing yourself with the Sharing Guidelines you will be better equipped to make decisions about your healthcare while being active and committed to your broader sharing community – it's a win-win!

Honesty is the best policy! Let's say that Jane Doe's doctor is trying to figure out if, based on her family

history and dietary habits, she may be at risk for something like heart disease. Her doctor asks how many fruits and vegetables she eats in a typical week. Well, she looked at a green bean in the grocery store this week, that counts for something, right? If she were to bend the truth and cover up her vegetable avoidance, Jane Doe may not be able to receive the proper care that she needs. While this example is humorous, the underlying truth is entirely serious. If you don't communicate clearly with your providers about what your health struggles are, your lifestyle (including physical activity and diet), or your family history to the best of your knowledge, you are impeding the quality and efficacy of the care you receive. To be a good patient you must communicate openly and honestly!

Before going to receive care, do some research beforehand. Once you've confirmed that a given medical expense is eligible for sharing from





consulting the Sharing Guidelines, you can educate yourself on how those treatments or procedures may be appropriate for your specific medical needs. While you should always rely on the expertise of a doctor or provider that you can trust, by arming yourself with knowledge beforehand you allow yourself to be more engaged in your care – something we'll talk about more in the next section. If you wanted to build a shelf you wouldn't just go down to your local hardware store, buy random items from random departments, and then begin haphazardly nailing different things together. You're going to do some research, make sure you're buying the right materials, and then consult the expertise of a carpenter or

in their care. Healthcare should never be something that, barring the services of first responders for example, just happens to you. At Liberty HealthShare, we encourage you to be an active participant in your healthcare. It's your journey that you're walking, and we want to help you traverse that path where faith and healthcare unite. If you sum up everything in this article, the main message is to be engaged! Ask questions, advocate for yourself and your healthsharing community, do research before receiving care, and never hesitate to communicate!

If you're reading this conclusion, you're likely a member, or thinking

handyman. Why should your healthcare be any different? In your quest to be an exemplary patient, you should take the time to educate yourself so you're better prepared to receive the expertise of your provider and the support of your sharing community!

Finally, a good patient is one who is actively engaged

about becoming a member, of the Liberty HealthShare community. This community is powerful – our members who share eligible medical expenses support one another and our employees who are experienced and knowledgeable can offer support every step of the way. But just as the journey of 1,000 miles starts with a single step, the odyssey of great healthcare starts with you being an active and thoughtful patient, and perhaps even going above and beyond what you think would be necessary. It's important to remember that we are part of a community of believers. Jesus instructed His followers in Matthew 5 to "go the extra mile," and we should strive to do that not only for ourselves, but for our community! Let's walk together and be incredible patients!



Community Connections

Ministry, Community Relations, and Events

At Liberty HealthShare, we believe in the power of faith, fellowship, and shared purpose. Through ministry partnerships, community engagement, and uplifting events we connect with individuals and families who believe in supporting one another in faith and health.

Pastor Wes Humble provides pastoral care to our staff and members. The Ministry, Community Relations, and Events team helps individuals, families, and ministry leaders learn how to reduce healthcare costs and support others during times of need.

Global Church Leadership Meeting

January 14-15 | Dallas, TX

We connected with ministry leaders, pastors, and Christian business professionals who are committed to fulfilling the great commission. We shared how our members help church families save on healthcare costs while focusing on biblical stewardship.

M25 Conference

February 10-12 | Kansas City, MO

We had an incredible time at the M25 USA/Canada Regional Quadrennial Nazarene Conference, meeting ministry leaders who are passionate about bringing people to Jesus. We were honored to share how our faith-based community supports one another through sharing.

C3 Conference

February 19-20 | Grapevine, TX

It was inspiring to attend the C3 Conference, where pastors and church leaders explored creative ways to transform lives and advance the Church. We were excited to share about Liberty HealthShare's thriving faith-centered community.

Upcoming Ministry Events

Exponential Conference

March 17-20 | Orlando, FL

At the Exponential Conference, we are joining a growing movement of leaders dedicated to multiplying faith communities. It will be a blessing to share how Liberty HealthShare members care for one another when they need it most.

Orange Conference

April 29-May 1 | Atlanta, GA

We are looking forward to connecting with family leaders and others who are passionate about nurturing the faith of the next generation through service and ministry.

Teach Them Diligently Conference

Various Dates | Locations

We look forward to connecting with missional homeschool families who are raising and educating children with a biblical foundation.

- May 8-10 | Pigeon Forge, TN
- May 15-17 | Branson, MO
- July 31-August 2* | Lynchburg, VA

**tentative*

Faith in Action

Jan 30 Chapel Service

Our team took time to pause, worship, and reflect during a powerful chapel service with guest speaker Rev. Dave Lutz, East Ohio District Church of the Nazarene District Superintendent and longtime Liberty HealthShare member. We are grateful for the message he shared and the encouragement to pray about our worries, show compassion, and listen for God's personal guidance in our lives.



Celebrating Kindness Month

At Liberty HealthShare, kindness is a way of life. During Kindness Month, our team embraced the spirit of generosity through uplifting activities, sweet treats, and heartfelt notes of encouragement. It was a joyful reminder of how small acts of kindness reflect God's love in our daily lives.



Stay Away from Illness, *use Telehealth*

It seems as if everyone you know has been ill with some sort of illness from influenza to norovirus.

The last place you want to be is in a doctor's waiting room full of people coughing and sneezing. That's where telehealth can be a big help.

Liberty HealthShare members can take advantage of free telehealth services for non-emergency illness and general through DialCare Urgent Care.

Eligible members in the Liberty Unite, Liberty Connect, and Liberty Essential sharing programs can use five free non-emergency telehealth visits a year via phone or video to receive treatment and advice for common ailments, including colds, the flu, rashes, and more.

Members of the Liberty Assist and Liberty Rise sharing program also have access to DialCare Urgent Care but pay the provider a per-visit fee of just \$55.

However, to use this great resource, you have to be registered with DialCare. Don't wait until you need it. Register today. Call 833-317-4347.

Once registered, you can make a virtual appointment at member.dialcare.com.





Save on Your Family's Vision Care

Liberty HealthShare members don't have to pay full price for vision care.

Whether it's new glasses, contact lenses, eye exams, or even LASIK surgery, you can save because you chose to be a Liberty HealthShare member.

You can **save 20% to 40%** off the retail price of eyewear with your free EyeMed Vision discount program. Eligible members can take advantage of discounts on exams, eyeglasses, and conventional contact lenses from more than 90,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters, Target Optical, and Pearle Vision.

To use EyeMed and get access to these discounts:

- Find a conveniently located EyeMed provider by calling 833-317-4347 or online at www.careington.com/eyem.
- Identify yourself as an EyeMed member and present your EyeMed membership card when scheduling an appointment.
- Tell the provider your name, group number, and member ID located on the EyeMed membership card.

QualSight LASIK offers savings of 20% to 30% off the overall national average cost of LASIK surgery from more than 1,000 locations. The discount program is provided free to eligible Liberty HealthShare members.

To use QualSight, call 888-582-6696 or visit careington.qualsight.com. A Care Manager will explain the program, answer any questions you have, and provide a list of providers in your area.

If you haven't registered to use EyeMed or QualSight yet, call Careington at 833-317-4347. Sign up for [EyeMed](#) and [QualSight](#) and start saving today!

EyeMed and QualSight are not available to members of the Liberty Freedom sharing program.



Liberty Dental

Add Liberty Dental to your sharing membership during your annual membership renewal*!

- ✓ See any licensed dentist of your choice
- ✓ Receive up to 100% sharing of eligible dental preventative care expenses
- ✓ Monthly share amounts starting at just \$35 for an individual
- ✓ Low AUA amounts
- ✓ Combine Liberty Dental with the existing Careington Dental for even greater savings



*Annual membership renewal is 60 days prior to your membership renewal date

Call our Enrollment Team at 855-585-4237



www.libertyhealthshare.org/liberty-dental

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.claritev.com/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