



## **Liberty HealthShare: Freedom for Patients**

[Liberty HealthShare](#), a national healthcare sharing ministry headquartered in Canton, Ohio, is a thriving example of how innovation and tradition can combine to offer freedom from insurance. Liberty HealthShare is an opportunity to share medical expenses with other like-minded people in a health conscious community, pledging to meet the needs and medical expenses of other members. Our community is growing! Liberty HealthShare has over 17,000 members representing more than 45,000 people nationwide. Florida now accounts for 10% of our membership.

Liberty HealthShare enrolls individuals, couples, and families year round. There are also specialists that can assist small businesses (under 50 full time employees) in assessing if Liberty HealthShare is an option for employees. Whether it's a change in circumstance or simply a desire to be free from insurance, new enrollments occur every month of the year. The [website](#) provides comprehensive information and representatives are available at **(855) 585-4237** to answer questions and assist with enrollment.

### **When you become a Liberty HealthShare member:**

- Liberty HealthShare issues an ID card and creates an online ShareBox account.
- Members are responsible for the Monthly Share Amount, an amount pre-determined based on the program chosen.
  - Liberty Share - Members share 70% of [eligible medical costs](#) up to \$125,000 per incident.
  - Liberty Plus - Members share 100% of eligible medical costs up to \$125,000 per incident and have access to discounts on pharmaceuticals as well as vision, dental, hearing and chiropractic services through Envision Medical Solutions. Dental, vision and hearing service costs are not ordinarily eligible for sharing by the members but members can access those services at a significant discount.
  - Liberty Complete builds on the prior two options and adds Guardians Group, our program for sharing 100% of eligible catastrophic expenses up to \$1,000,000 per incident.
- Members are responsible for their Annual Unshared Amount (AUA) of \$500 for a single member, \$1000 for a couple, and \$1500 for a family. \*\*Preventative screenings and Wellness are not subject to the Annual Unshared Amount.\*\*
- Members are exempt from the individual mandate in the Affordable Care Act.
- Liberty HealthShare members truly get to choose - and keep - their doctors! There is no network.
- There is no co-pay. If a provider requires payment at the time of service, members submit invoices and receipts to Liberty for prompt reimbursement.

Liberty HealthShare is not insurance. Because of this, members agree to our [Statement of Beliefs](#), including committing to living healthy lifestyles and abiding by our Sharing Guidelines. Liberty places limits on the sharing of expenses for pre-existing conditions. When enrolling, each member completes a medical questionnaire. If there are concerns regarding pre-existing conditions, the Health and Wellness department will reach out to discuss the individual circumstance.

Liberty HealthShare offers those with pre-existing conditions amenable to lifestyle changes the opportunity to become a member in [HealthTrac](#). HealthTrac is designed to help individuals with diagnoses such as: diabetes, hypertension, cancer, heart disease, high cholesterol and obesity, as well as tobacco users, who are willing to work with a Health Coach in setting and reaching goals that lead to a healthier life. When goals are met and conditions have improved, members are removed from HealthTrac and continue on with Liberty HealthShare. Electing to join as a Sharing Member via HealthTrac signifies a commitment to making lifestyle changes that benefit the body and mind while controlling or reversing a chronic disease.

Liberty HealthShare is making the Christian tradition of healthcare sharing affordable and available to all. Their dedicated staff works every day to make sure members are receiving the medical care they need from the physicians and providers of their choice. Their success in Florida is remarkable and Liberty continues to promote healthcare sharing in the state. Everyone seeking freedom from insurance is invited to explore Liberty HealthShare as an option for themselves and their families.