## Health Care Sharing is exempt from ObamaCare.

Members of a recognized Health Care Sharing Ministry are exempt from the requirement of maintaining health insurance and are also exempt from the penalty that is now required of those that do not have Health Insurance.

<u>PPACA</u>: The new health care reform legislation is called The Patient Protection and Affordable Care Act (ACA). Better known as "ObamaCare".

<u>INDIVIDUAL MANDATE</u>: The ACA legislation contains many provisions that are complex and detailed about our nation's health care. Among these provisions is the 'individual mandate', the requirement that every American purchase health insurance. Under the law, you must purchase health insurance by March 31, 2014, be exempt from the law, or face a penalty imposed and collected by the IRS.

<u>BE EXEMPT</u>: Members of a recognized Health Care Sharing Ministry are exempt from the mandate to purchase health insurance by 2014 or face financial penalties. Enrollment with a recognized Health Care Sharing Ministry REMOVES your requirement under the healthcare mandate to purchase health insurance and also removes the penalty.

<u>RECOGNITION</u>: In 2014 Altrua Ministries, dba Altrua HealthShare received its recognition as a Health Care Sharing Ministry recognized by the Centers for Medicare & Medicaid Services (CMS). As a result, the members of Altrua HealthShare have the security of being members of a recognized Health Care Sharing Ministry. Altrua HealthShare is a Health Care Sharing Ministry that is a 501(c)(3) non-profit organization that facilitates the sharing of eligible medical needs between members.

Altrua Ministries, dba Altrua HealthShare received its recognition letter from CMS on December 19, 2014. For a copy of the recognition letter, <u>click</u> <u>here</u>.

<u>EXEMPTION ACTION POINT</u>: 2014 TAXES: The IRS has prepared tax forms for the 2014 tax year, which allow taxpayers to claim exemption as a member of a Health Care Sharing Ministry. These forms are simple to fill out and fairly easy to understand.

Form 8965 simply asks for the Code under which members are exempt. Members of a Health Care Sharing Ministry utilize a Code "D" exemption. The 2014 tax forms do not ask for the name of the exempt Health Care Sharing Ministry. On Form 8965, leave Parts I and II blank, and in Part III, members simply write in the letter "D" in the column titled "Exemption Type."

In the event an accountant or tax preparer asks for the name of the recognized HCSM through which members share medical needs, the recognition name of our Health Care Sharing Ministry is: "Altrua Ministries" the program name is Altrua HealthShare

The Affordable Care Act's Definition of a Health Care Sharing Ministry and Altrua HealthShare

Excerpt from 26 U.S.C. § 5000A(d)(2)(B): US Patient Protection and Affordable Care Act:	Altrua HealthShare	
"(2) RELIGIOUS EXEMPTIONS.  "(B) HEALTH CARE SHARING MINISTRY.  "(i) IN GENERAL. Such term [Our note: 'term' refers to 'penalty'] shall not include any individual for any month if such individual is a member of a health care sharing ministry for the month.  "(ii) HEALTH CARE SHARING MINISTRY. The term 'Health Care Sharing Ministry' means a faith based organization:		
"(I) which is described in section 501(c)(3) and is exempt from taxation under section 501(a),	Altrua HealthShare is a 501(c)3 Non-profit organization exempt from taxation under 501(a)	
"(II) members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed,	Members of Altrua HealthShare endorse a common set of religious and ethical beliefs when they enroll, and share medical needs accordingly and without regard to the State in which a member resides or works.	
"(III) members of which retain membership even after they develop a medical condition,	Altrua HealthShare does not "raise contribution amounts" or "terminate" anyone because of a health condition	
"(IV) which (or a predecessor of which) has been in existence at all times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and	Altrua HealthShare members have been sharing medical expenses continuously, without interruption since 1997	
"(V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.	Altrua HealthShare conducts an annual audit in accordance with GAAP, and it is available to the public upon request.	