

HOW THE AFFORDABLE CARE ACT AFFECTS YOU!

HEALTH CARE SHARING IS EXEMPT FROM OBAMACARE

LIBERTY HEALTHSHARE FULFILLS THE REQUIREMENTS IN THE AFFORDABLE CARE ACT (OBAMACARE) AS A 'HEALTH CARE SHARING MINISTRY'.

MEMBERS OF LIBERTY HEALTHSHARE ARE EXEMPT FROM THE REQUIREMENT TO HAVE HEALTH INSURANCE.

The new health care reform legislation is called The Patient Protection and Affordable Care Act (ACA). It's more commonly referred to as 'Obamacare'.

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 January 1, 2014, or face a fine imposed and collected by the IRS.

Thankfully, the ACA contains a section that exempts members of health care sharing ministries from the law altogether. Liberty HealthShare qualifies as a 'health care sharing ministry' and its members are exempt from the mandate to purchase health insurance by 2014 or face financial penalties. Enrollment with Liberty HealthShare REMOVES your requirement under the healthcare mandate to purchase health insurance.

The exemption language is found in section 1501(B) on page 148.

HEALTH CARE COSTS UNDER OBAMACARE ARE GOING UP!

In this period of uncertainty, when premiums are going up dramatically, you are no doubt wondering, "How can I afford decent health care?"

Liberty HealthShare is the answer. Because our members live godly lifestyles, scrutinize costs, access deep discounts, and keep overhead low, our most comprehensive family share amount is currently only \$449!

Liberty HealthShare (Liberty *Complete* - Our Most Comprehensive Program)

SUGGESTED SHARE AMOUNT Individual	SUGGESTED SHARE AMOUNT Family
\$ 199	\$ 449

“(ii) an adherent of established tenets or teachings of such sect or division as described in such section.

“(B) HEALTH CARE SHARING MINISTRY.—

“(i) IN GENERAL.—Such term 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 an organization—

“(I) which is described in section 501(c)(3) and is exempt from taxation under section 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,

“(III) members of which retain membership even after they develop a medical 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

“(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.

“(3) INDIVIDUALS NOT LAWFULLY PRESENT.—Such term shall not include an individual for any month if for the month the individual is not a citizen or national of the United States or an alien lawfully present in the United States.

“(4) INCARCERATED INDIVIDUALS.—Such term shall not include an individual for any month if for the month the individual is incarcerated, other than incarceration pending the disposition of charges.

“(e) EXEMPTIONS.—No penalty shall be imposed under subsection (a) with respect to—

“(1) INDIVIDUALS WHO CANNOT AFFORD COVERAGE.—

“(A) IN GENERAL.—Any applicable individual for any month if the applicable individual’s required contribution (determined on an annual basis) for coverage for the month exceeds 8 percent of such individual’s household income for the taxable year described in section 1412(b)(1)(B) of the Patient Protection and Affordable Care Act. For purposes of applying this subparagraph, the taxpayer’s household income shall be increased by any exclusion from gross income for any portion of the required contribution made through a salary reduction arrangement.

“(B) REQUIRED CONTRIBUTION.—For purposes of this paragraph, the term ‘required contribution’ means—

“(i) in the case of an individual eligible to purchase minimum essential coverage consisting of coverage through an eligible-employer-sponsored plan, the