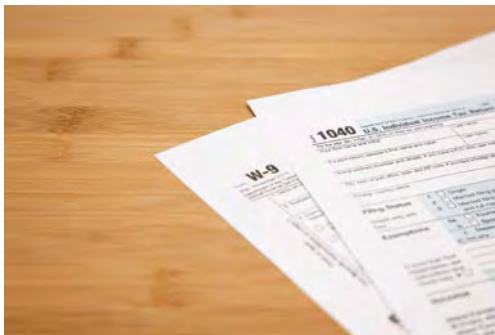




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2018 Tax Info for Healthcare Sharing Members



Tax Day is April 15th. Liberty HealthShare is fully compliant with the Affordable Care Act (ACA), and claiming your exemption as a member of a healthcare sharing ministry is simple.

[Read More](#)

Update on the New Member ShareBox



This month, we rolled out changes to our member ShareBox. We want to thank you for your patience as we continue to implement these improvements.

[Read More](#)

Health Sharing, a Viable Option for Health Care



Recently, Liberty HealthShare was featured in the Washington Times. Click below to read and share this informative article.

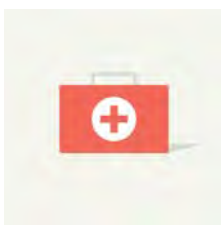
[Read More](#)

Provider Relations Works for You



Liberty HealthShare's Provider Relations team works with physicians and providers to ensure our members receive care at a reasonable cost. Watch a short video to learn more.

[Read More](#)



"At its core, health sharing is simple and encompasses the basic belief of caring for one another, as well as the time-honored ideals of strength in numbers and sharing burdens together."

– Health Sharing, a Viable Option for Health Care

Let us Pray for You



Don't forget that our Pastoral Care Team is standing by to pray for your prayer requests. Email them using the

Sharing Guidelines Changes Are Here



link provided. We want to pray for you and your requests.

Confess your sins to each other and pray for each other so that you may be healed. The earnest prayer of a righteous person has great power and produces wonderful results. (James 5:16 NLT)

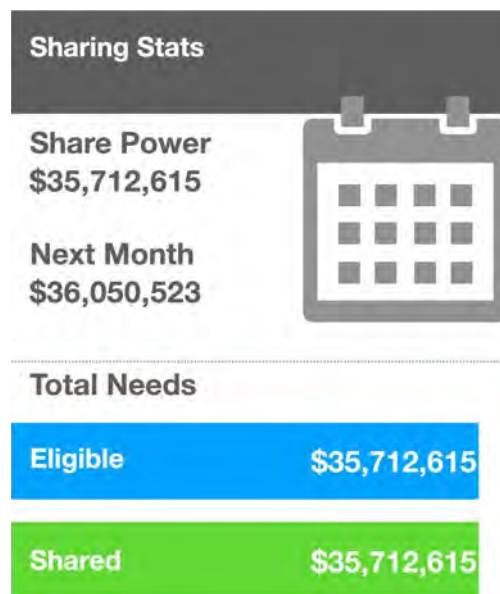
– Wes Humble, Executive Director of Ministry and Community Relations

Thank you to the many members who participated in this year's Member Advisory Vote. The associated changes to our Sharing Guidelines went into effect February 1, so please check them out.

[Read More](#)

[Request Prayer](#)

January



Thought of the Month: A Strong Fortress

Whoever fears the LORD has a secure fortress, and for their children it will be a refuge. Proverbs 14:26 NIV

This translation of the scripture uses the word fortress. Other translations use words like security, confidence, strong confidence, rock-solid security, and others. The two most repeated words are security and refuge. The idea of having a secure fortress is appealing in the world we live in. When I was young I loved making forts. Sometimes they were on paper and sometimes they were actual fortresses. I've made them from blankets, sticks, and even snow. There was security in having a barrier between myself and whatever enemy I faced in the pretend game I was playing.

As an adult, the challenges are much bigger and more serious than a neighborhood playmate opponent or an imaginary enemy. We face circumstances that take our breath away. They test us to our core and

sometimes they appear to have no end in sight.

May I suggest and remind you that God is the only secure fortress we have? Sometimes we look to other people for our courage or finances or even our jobs. All of those things can be lost in a moment of time, but God never changes. He is our Rock. He is a Fortress. He is the One who we should put our energy and effort into. Our biggest investments should be into our relationship with the Heavenly Father.

An added blessing to our trusting God as our fortress is that He will also become a protector for our children. Our witness of faith and trust in God becomes the impetus for others around us to also put their faith in the God who never fails.

Reach out to Him today. He invites us to come into the shelter of His protection. He longs for us to be in a daily relationship with Him. When the storms of life come, we will rest in Him knowing that He is with us no matter what. He is for us. God loves us and gathers us close to Him in life and in death.

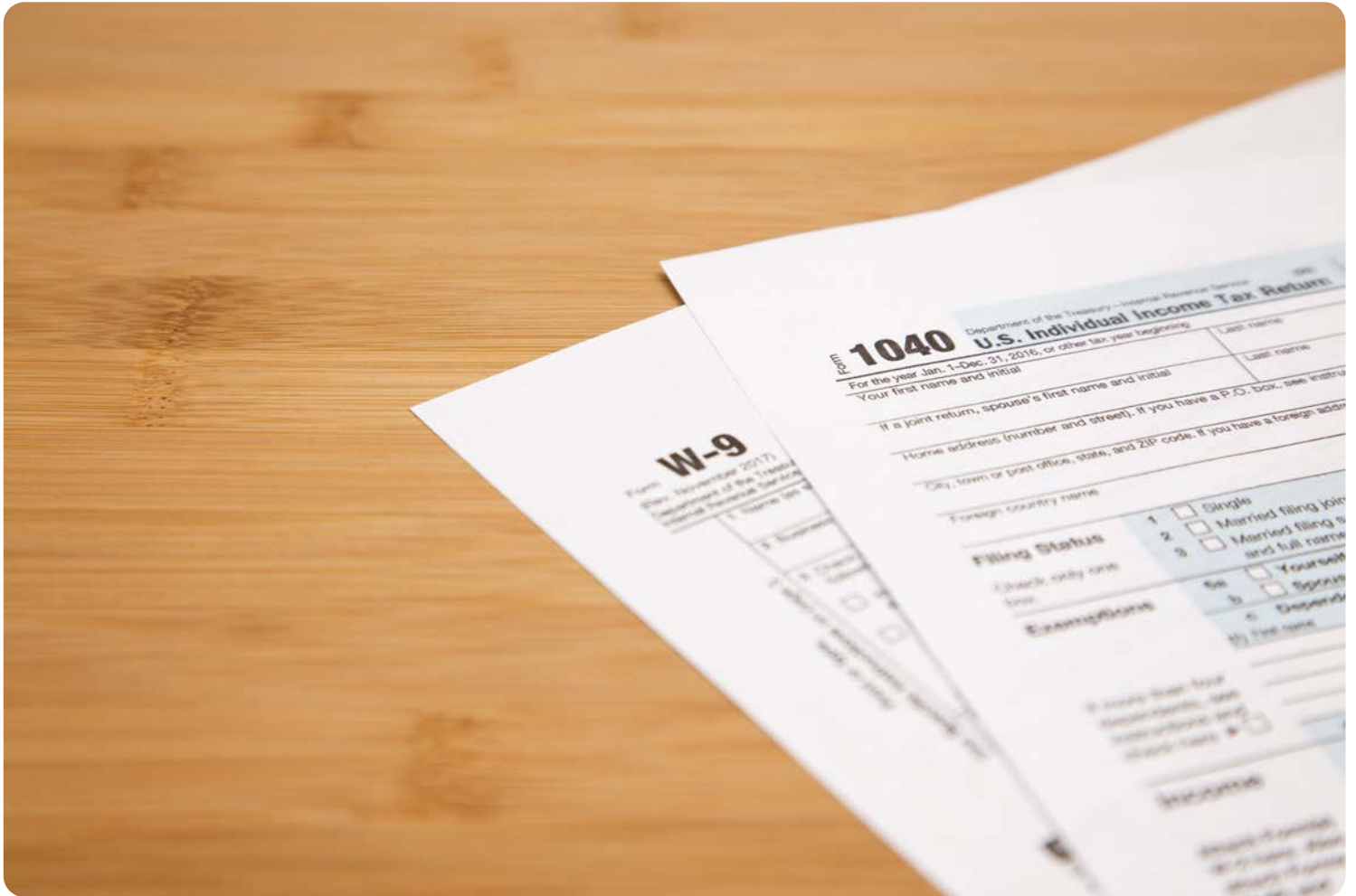
Member Reminder: On the anniversary of your enrollment date, you will be charged a \$75.00 renewal fee in addition to your suggested monthly share amount.

You received this email because you are a Liberty HealthShare member. You can [unsubscribe](#) at any time.

Liberty HealthShare
4845 Fulton Dr. NW, Canton, OH 44708
855-585-4237

2018 Tax Info for Healthcare Sharing Members

February 20th, 2019



Tax Day is April 15th. Claiming your exemption as a member of a healthcare sharing ministry is simple.

A taxpayer is only responsible for the Shared Responsibility Payment for those months in which they either had no insurance coverage or were not a member of a healthcare sharing ministry. This additional tax is calculated month-to-month on [Form 8965](#).*

If you had coverage in all of 2018 or a combination of qualifying health care coverage and coverage exemptions for every month of 2018, you don't need to file Form 8965.

The “Full-year coverage” checkbox that was on line 61 of the 2017 Form 1040 has been moved to the top of page 1 of the 2018 Form 1040 and retitled “Full-year health care coverage or exempt.” You will now check that box if you, your spouse (if filing jointly), and anyone you can or do claim as a dependent had qualifying health care coverage or a coverage exemption that covered all of 2018 or a combination of qualifying health care coverage and coverage exemptions for every month of 2018. If you can check the box on Form 1040, you don’t need to file Form 8965. If you or another member of your tax household was granted a coverage exemption from the Marketplace that didn’t cover every month of 2018, you will need to complete form 8965.

Line 61 on the 2018 Form 1040 Schedule 4 is where you are to report the amount of the Shared Responsibility Payment you owe.

**If a person was covered or exempt for any day of a month, this status applies to the entire month.*

Claiming Your Exemption on form 8965 for Partial Year Coverage.

If you claim an exemption from the Shared Responsibility Payment tax as a member of a healthcare sharing ministry, you are also to report that exemption on Form 8965.

The IRS Instructions for the Form 8965 Worksheet asks for the code under which you are exempt. As a member of a healthcare sharing ministry, you have a Code ‘D’ exemption. Your tax return will not ask for the name of the exempt healthcare sharing ministry.

On Form 8965, leave Parts I and II blank. In Part III, for each member of your household, you will simply write the letter ‘D’ in the column titled ‘Exemption Type’ for each month for which you claim the exemption.

Follow these basic steps:

Step 1: Calculate your "Shared Responsibility Payment"

Step 2: Claim the months that you were a part of a healthcare sharing ministry as an exemption in Part III of Form 8965

Step 3: On line 61 of the 2018 Form 1040 Schedule 4, report the "Shared Responsibility Payment" you calculated

That's it!

If you have your taxes prepared by a professional tax accountant, he or she should be familiar with these requirements.

Update on the New Member ShareBox

February 20th, 2019

This month, we rolled out changes to our member ShareBox. By now, you may have logged in to submit a bill for sharing, checked the status of a submitted expense, or simply take a look around. If so, you saw some of the new capabilities we are now able to offer. In the new ShareBox, members can:

1. Capture payments
2. Change, add, or remove members
3. Submit expenses using the camera on a mobile device by clicking "upload files"
4. Nominate a provider

These are just a few highlights of the new ShareBox experience. As is often the case, this upgrade hasn't been without a few bumps. Some of our members have expressed concerns, which we are listening to and responding to as quickly as possible. We want to assure you that your data is being maintained and we are working to quickly resolve any technical issues you might encounter. It is our hope that the information we share here will alleviate your concerns about the new ShareBox. However, if you choose to call Member Services, please be aware you will experience a longer hold time than normal, as our call volume has increased due to our upgraded ShareBox.

We are aware that not all member history is available in the new ShareBox yet. In order to ensure uninterrupted member access to the ShareBox, we are migrating data while the new system is up and running. Rest assured that all of your medical history is being securely maintained on the old ShareBox as we move your data to the new ShareBox platform. This live data transfer simply takes time. It is of utmost importance that we do it right the first time to ensure accuracy and prevent duplication.

We understand that this may cause some inconvenience for a brief time. However, the end result will be an immensely enhanced member experience for you and your family!

We will not shut down the old ShareBoxes until every member's data has been successfully migrated to the new ShareBox. While we finalize that transfer, you can still access all of your data in your old ShareBox. Please note that medical expenses are still being processed, so previously submitted bills do not need to be resubmitted in the new ShareBox.

The new ShareBox is currently unavailable in Internet Explorer and Edge web browsers. If you have trouble logging in, please try again using the latest version of Google Chrome, FireFox, or Safari. Ongoing login issues should be reported to shareboxsupport@libertyhealthshare.org.

On a technical note, the new ShareBox uses popup windows, so you will want to allow popups when you visit your ShareBox.

[Here are some helpful videos on how to manage your popup blocker:](#)

For the Google Chrome browser - <https://www.youtube.com/watch?v=YNx2xvVt9Do>

For the FireFox browser – <https://www.youtube.com/watch?v=wdr6H7Dq5Y8>

For the Safari browser - <https://www.youtube.com/watch?v=FcRtFvzdxuQ>

We want to thank you for your patience as we continue to implement these improvements. We are glad you are part of this community and we hope you find these changes beneficial to you as a valued Liberty HealthShare member.

Health sharing, a viable option for health care



Illustration on expanding health care options by Linas Garsys/The Washington Times [more >](#)

By Peter J. Pitts - - Tuesday, January 8, 2019

ANALYSIS/OPINION:

When it comes to the intense (and intensifying) debate over health care in America, the conversation begins at the top of the alphabet. “A” is for “Access.”

One of the key lessons we've learned from the Obamacare experience is that "having health insurance" isn't the same thing as having access to quality health care.

Millions of Americans are learning the hard way about the tradeoffs between health insurance policies that have no premiums (so-called "free health care") or those with low premiums but high out-of-pocket costs. The dual promises of "free health care" and the ability to "keep your existing insurance if you want to" were quickly proven to be mere political slogans with no basis in reality.

“The truth,” as Oscar Wilde quipped, “is rarely pure and never simple.” Nowhere is this truer than when it comes to insurance design. Americans are understandably “B” (baffled) about their lack of “C” (choice).

Broader access comes via expanded choice. Some believe average citizens can’t be allowed to choose their health coverage. These are the same voices who initially decried the Medicare Part D drug benefit because seniors couldn’t possibly choose the plan that was best for them. Today Part D has a 90 percent approval rating among those 65 and older.

In August 2018, the Trump administration finalized rules that expand access to so-called “skinny” short-term health insurance plans. These are low-cost, low-coverage options designed for healthy young people — among others — who chose to opt out of Obamacare. They instead prefer to pay the mandated fine, which is generally lower than the price of even a low-cost Obamacare “bronze” level policy.

Another option that is gaining momentum among wide demographic swaths is health-sharing ministries — organizations that facilitate the sharing of health care costs among individual members who have common ethical or religious beliefs.

A health care sharing ministry does not use actuaries, does not accept risk or make guarantees, and does not purchase reinsurance policies on behalf of its members. The monthly cost of membership in a health care sharing ministry is generally lower than the cost of insurance rates for a similar policyholder or family.

According to an estimate from the Alliance for Health Care Sharing Ministries, when the Affordable Care Act — which recognized health care sharing ministries as an alternative form of insurance — fully went into effect in 2014, an estimated 160,000 people were enrolled in these programs nationwide. Today, as many as 1 million people have joined, says the alliance.

Health Sharing eliminates traditional insurance marketing expenses. The Affordable Care Act mandated that health insurance companies use a maximum of 40 percent of health insurance premiums for marketing and administrative costs. Health

sharing plans are, by definition, benevolent organizations structured for the benefit of their members, with administrative costs generally in the 10 percent range.

Members of a health share pay a predetermined monthly amount, which goes to pay other members' eligible medical costs. At its core, health sharing is simple and encompasses the basic belief of caring for one another, as well as the time-honored ideals of strength in numbers and sharing burdens together.

Thirty states have safe harbor laws that distinguish health care ministries from health insurance organizations. Some of the larger health care sharing ministries include Christian Healthcare Ministries, Medi-Share, a program of Christian Care Ministry, Samaritan Ministries, Liberty HealthShare, MCS Medical Cost Sharing and Altrua HealthShare.

Most health sharing ministries tend to have restrictions, such as abstaining from excessive drinking and use of tobacco or illegal drugs. They usually require members to be in good health and make a statement of belief, as well. Liberty HealthShare is more inclusive, accepting members with a wide variety of beliefs.

According to Larry Foster, CEO at Liberty HealthShare, "Health Sharing is an ingenious answer to the high cost of today's healthcare."

"Ingenious" is in the eye of the beholder, but health sharing is an option that needs to be more widely understood and considered by millions of Americans seeking alternative access to health coverage. More options are better and Americans (yes — even religious ones) have the smarts to make their own choices.

"Liberty is the right to choose. Freedom is the result of the right choice," said Jules Renard.

• *Peter J. Pitts, a former FDA associate commissioner, is president of the Center for Medicine in the Public Interest.*

Provider Relations Works for You

February 20th, 2019

As a Liberty HealthShare member, there may come a time when you submit a medical cost for sharing. When your eligible bill is processed, you receive an Explanation of Sharing (EOS) document, which shows the total amount submitted for sharing or applied against your Annual Unshared Amount (AUA).

Oftentimes, you will see that the final amount is reduced as compared to the originally billed amount. This reduction is thanks to the diligence of our Provider Relations team who work with physicians and other providers to ensure not only that our members receive care at the most reasonable price, but also that providers receive reasonable payment for their services in a timely manner.

To learn more about this essential part of the Liberty HealthShare team, watch the short video linked below.

