

# Samaritan™

## MINISTRIES

### Samaritan members who are residents of the State of Missouri

As a resident of the State of Missouri and member of Samaritan Ministries, each year when calculating your taxable income on your **Missouri Individual Income Tax Return**, you are allowed to deduct all ministry-related amounts you pay. We are thankful for a legislator with a heart for healthcare sharing ministries who, through the providence of God, spearheaded the 2007 passage of the law that allows for this deduction. Tax year 2024 marks the eighteenth year that this tax deduction has been allowed.

Below, there are step-by-step instructions for how to deduct amounts paid as a member of Samaritan Ministries on your 2024 Missouri individual tax return. We've also included a sample of **Page 2 of 2024 Form MO-1040**, where you will record your health care sharing deduction.

**The form to use** – The deduction must be taken on **Page 2, Line 17** of your **2024 Form MO-1040 Individual Income Tax Return – Long Form**. **You will not be able to take the deduction if you use the MO-1040A (short form).**

Write the deduction amount on **Line 17 – Health care sharing ministry deduction**.

**The instructions** – The instructions accompanying MO-1040 contain this statement, **Line 17 – Health care sharing ministry deduction**: *“If you made contributions to a qualifying health care sharing ministry, enter the amounts you paid in 2024 on Line 17. Do not include amounts excluded from your federal taxable income.”*

### Interpreting the instructions

**Contributions** – The instructions could be misunderstood to be limiting your deduction to “charitable contributions,” which you made directly to Samaritan in 2024 (such as donations to Special Prayer Needs, Disaster Relief, or the Special Needs Adoption Fund). However, the law that was passed allows a deduction for the amount you have “...paid during the taxable year as a member of a health care sharing ministry...” ([Section 143.118.1 RSMo](#)). We understand the deduction to include funds you are assigned to send to other members, as well as those you are assigned to send directly to Samaritan Ministries that go toward administrative expenses and any charitable gifts you gave directly to the ministry and did not claim on your federal income tax return as a charitable contribution. A staff member of the Missouri Department of Revenue has confirmed this broader interpretation.

Because any extra amounts you gave directly to Samaritan members with a medical need (Special Prayer Needs, extra giving during prorated months, or any other additional gifts) are also included, you may want to add the total amount for any such gifts you sent in 2024. Keep in mind, you can claim the charitable contributions on either your federal or your personal MO income tax return, but not on both.

**Qualifying health care sharing ministry** – This term is defined in [Section 376.1750 RSMo](#) as a “faith-based nonprofit organization tax exempt under the Internal Revenue Code that:

1. Limits its membership to those who are of a similar faith;
2. Acts as an organizational clearinghouse for information between members or subscribers who have financial, physical, or medical needs and members or subscribers with the present ability to assist those with present financial or medical needs;
3. Provides for the financial or medical needs of a member or subscriber through gifts directly from one member or subscriber to another. The requirements of this subdivision can be satisfied by a trust established solely for the benefit of members or subscribers, which trust is audited annually by an independent auditing firm;

4. Provides amounts that members or subscribers may give with no assumption of risk or promise to pay either among the members or subscribers or between the members or subscribers and such organization;
5. Provides a written monthly statement to all members or subscribers, listing the total dollar amount of qualified needs submitted to such organization, as well as the amount actually published or assigned to members or subscribers for voluntary payment; and
6. Provides the following written disclaimer on or accompanying all promotional or informational documents distributed by or on behalf of the organization, including applications, and guideline materials:

‘NOTICE: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.’”

**We understand Samaritan to meet this definition.**

**Do not include amounts excluded from your federal taxable income.** – An example of this: If you made a charitable contribution to Samaritan *and* deducted that as an itemized deduction on your federal income tax return, you are not permitted to also include that amount on your Line 17, Missouri deduction.

## **Tax year 2024 statement of amounts you paid as a member of Samaritan Ministries**

Soon, we will be sending you a statement the Missouri Department of Revenue has requested that we provide to assist you in calculating the amounts you paid as a member in 2024. The statement will show all amounts in 2024 that you were assigned to send to other members for their medical needs, as well as the funds you sent to Samaritan for administrative purposes and any additional administrative fees, such as the sign-up fee, the Save to Share™ annual fee, and the membership level switching fee (if applicable). You will need to adjust for any amounts you were assigned in December 2024 that were not paid until after December 31, since you may only deduct funds actually paid in 2024.

The amount on the statement will not include any extra gifts you sent to members beyond the amounts you were assigned to send—Special Prayer Needs, extra assistance in times of proration, or any other extra gifts—nor will it include any contributions you made to Samaritan Ministries International (SMI), all of which we understand to also be deductible. (If you made charitable contributions to SMI in 2024, you will receive a separate statement showing the total amount.)

If you have general questions regarding health care sharing ministries and taxes, please contact us at [taxquestion@samaritanministries.org](mailto:taxquestion@samaritanministries.org). For more specific tax questions, please consult your tax adviser.

**2024 Form MO-1040 Page 2 (sample)**

	Yourself (Y)		Spouse (S)			
1. Federal adjusted gross income from federal return (see worksheet on page 7 of the instructions) . . . . .	1Y	<input type="text"/>	.00	1S	<input type="text"/>	.00
2. Total additions (from Form MO-A, Part 1, Line 7) . . . . .	2Y	<input type="text"/>	.00	2S	<input type="text"/>	.00
3. Total income - Add Lines 1 and 2 . . . . .	3Y	<input type="text"/>	.00	3S	<input type="text"/>	.00
4. Total subtractions (from Form MO-A, Part 1, Line 18) . . . . .	4Y	<input type="text"/>	.00	4S	<input type="text"/>	.00
5. Missouri adjusted gross income - Subtract Line 4 from Line 3 . . . . .	5Y	<input type="text"/>	.00	5S	<input type="text"/>	.00
6. Total Missouri adjusted gross income - Add columns 5Y and 5S . . . . .	6		<input type="text"/>	.00		
7. Income percentages - Divide columns 5Y and 5S by total on Line 6. (Must equal 100%) . . . . .	7Y	<input type="text"/>	%	7S	<input type="text"/>	%

8. Pension, Social Security and Social Security Disability exemption (from Form MO-A, Part 3, Section D) . . . . .	8	<input type="text"/>	.00
9. Tax from federal return . . . . .	9	<input type="text"/>	.00
10. Other tax from federal return. . . . .	10	<input type="text"/>	.00
11. Total tax from federal return. Do not enter federal income tax withheld. . . . .	11	<input type="text"/>	.00
12. Federal tax percentage – Enter the percentage based on your Missouri Adjusted Gross Income, Line 6. Use the chart below to find your percentage . . . . .	12	<input type="text"/>	%

Missouri Adjusted Gross Income Range, Line 6:	Federal Tax Percentage:
\$25,000 or less . . . . .	35%
\$25,001 to \$50,000 . . . . .	25%
\$50,001 to \$100,000 . . . . .	15%
\$100,001 to \$125,000 . . . . .	5%
\$125,001 or more . . . . .	0%



13. Federal income tax deduction – Multiply Line 11 by the percentage on Line 12. Enter this amount not to exceed \$5,000 for an individual or \$10,000 for combined filers. . . . .	13	<input type="text"/>	.00
14. Missouri standard deduction or itemized deductions. (If itemizing, See Form MO-A, Part 2) • Single or Married Filing Separate-\$14,600      • Head of Household-\$21,900 • Married Filing Combined or Qualifying Widow(er)-\$29,200 . . . . .	14	<input type="text"/>	.00
15. Additional Exemption for Head of Household and Qualifying Widow(er) . . . . .	15	<input type="text"/>	.00
16. Long-term care insurance deduction . . . . .	16	<input type="text"/>	.00
17. Health care sharing ministry deduction. . . . .	17	<input type="text"/>	.00
18. Active Duty Military income deduction . . . . .	18	<input type="text"/>	.00
19. Inactive Duty Military income deduction . . . . .	19	<input type="text"/>	.00
20. Reserved . . . . .	20	<input type="text"/>	.00
21. Farmland sold, rented, leased, or crop-shared to a beginning farmer deduction. Enter the sum of Lines 21A, 21B, and 21C on Line 21 . . . . .	21	<input type="text"/>	.00
21A. Sold \$ <input type="text"/> .00	21B. Rented/Leased \$ <input type="text"/> .00	21C. Crop-Shared \$ <input type="text"/> .00	