

# Newsletter of the LCHR and BRCHR

Louisiana Council on Human Relations and the  
Baton Rouge Council on Human Relations

Volume 2015\_4

October, November, and December 2015

## I. Notices:

### A. Next LCHR Board Meeting

The LCHR will hold its next board meeting on January 30, 2016 at the home of Mr. Joe McCarthy in Lafayette. Coffee at 10:00AM with the meeting starting a 10:30AM.

## B. Concerning Dues

Although annual dues become due on July 1<sup>st</sup> of each year, contributions are welcome anytime. Several members of the LCHR and the BRCHR have given financial support beyond the \$15.00 single membership or \$20.00 family membership fee. We are very grateful for that support. Your dues are used mainly for the cost of Newsletter mailings and for the purchase of plaques for persons being honored at the Annual Humanitarian Award Programs (awards given by both the LCHR and the BRCH).

## C. Notice for 501C Organizations

If your organization has a 501C (not profit) classification and is not a religious organization, it is required to file certain information with the IRS annually. You can eventually lose your 501C status if you fail to do so. The following information pertaining to this was taken from a site with the address provided below:

“Before 2007, small nonprofits with gross receipts of under \$25,000 did not have to file a tax document with the IRS. That all changed in 2008 when the IRS created a new form just for small nonprofits. It is Form 990-N. There were concerns that small nonprofits were operating under the radar. Since they did not have to file anything if their income was below the threshold, the government did not know if they had changed their address, their purpose, or even if they were still in business. As part of the [Pension Protection Act](#), passed in 2006, Congress made it mandatory that the IRS collect at least basic information from all [tax-exempt nonprofits](#).

Today, all nonprofits with gross receipts under \$50,000 must file 990-N. If a nonprofit has fluctuating income from year to year, it should file the e-postcard if average receipts were \$50,000 or less for the prior three consecutive years. Nonprofits with more than \$50,000 in gross receipts should file [Form 990 or 990-EZ](#). It is very simple to file the 990-N, but it must be submitted electronically. Paper will not be accepted.

The IRS requires that the 990-N be filed annually by the 15th day of the 5th month **after** the close of your tax year. After filing the e-postcard, the IRS will send a notification either accepting the form or rejecting it. If rejected, there will be instructions on what to do next. Every small nonprofit must take this filing seriously. You can lose your tax exemption if you do not file. If you miss a single year, the IRS will send a reminder. However, if your

organization fails to file for three consecutive tax years, you will lose tax-exempt status on the due date of the third year. This revocation occurs automatically, and the IRS will not send any more notices. If you lose tax-exempt status by not filing the 990-N, you will have to apply for it again. You'll need to use [IRS Form 1023 and pay the filing fee](#)”.

The long web address is:

[http://nonprofit.about.com/od/nonprofitfinances/f/990N.htm?utm\\_term=irs%20form%20990%20n&utm\\_content=p1-main-1-title&utm\\_medium=sem&utm\\_source=msn&utm\\_campaign=adid-e1d92f37-a598-408e-984b-60696d4d38cb-o-ab\\_msb\\_ocode-22872&ad=semD&an=msn\\_s&am=broad&q=irs%20form%20990%20n&dqi=IRS%2BForm+990-N&o=22872&l=sem&qsrc=999&askid=e1d92f37-a598-408e-984b-60696d4d38cb-o-ab\\_msb](http://nonprofit.about.com/od/nonprofitfinances/f/990N.htm?utm_term=irs%20form%20990%20n&utm_content=p1-main-1-title&utm_medium=sem&utm_source=msn&utm_campaign=adid-e1d92f37-a598-408e-984b-60696d4d38cb-o-ab_msb_ocode-22872&ad=semD&an=msn_s&am=broad&q=irs%20form%20990%20n&dqi=IRS%2BForm+990-N&o=22872&l=sem&qsrc=999&askid=e1d92f37-a598-408e-984b-60696d4d38cb-o-ab_msb)

As stated above, every small non-profit organization should take this seriously. In 2012, our organization, the Louisiana Council on Human Relations (LCHR), was not aware of this requirement. It had never filed such information and as a result, its 501C classification was revoked. IRS Form 1023 (30 pages) had to be filled out and submitted, an awful lot of work. These 30 pages did not include a number other documents such as a copy of our Articles of Incorporation and our By-Laws.

Our organization received a notice this past September that the e-Postcard (for Form 990) was past due. I logged onto the website <https://epostcard.form990.org/frmSecurityLogin.asp?L5243221=ReadPage&StatusRequired=LoggedIn> to fill out this form. I had filled out the form in previous years and had created a past word. But the system said I had to change my past word. I made such a request and the system said a temporary past word had been emailed to me. When I did not see the email, I called the help line and was told to check the Spam folder. Sure enough, that is where the email went. The lady helping me insisted on staying on the line until I had successfully submitted the required information.

Since we are now in a new year, a few days ago, I logged on to submit the information for the past year. Again, an updated past word was required and similar to the previous occasion, the past word sent went to the Spam folder. It did not take much effort to successfully complete and submit the form.

## **II. The Politics of Health Care- In the Eyes of the Beholder**

The subject of the International Sunday School Lesson for January 10, 2016 was "The Eye of the Beholder". The lesson was introduced with the statement that beauty is in the eye of the beholder. Concerning Obama Care, and the associated politics, whether it is good or bad seems to be in the eyes of the beholder. Let us look at this through two different sets of eyes.

### **A. Eyes That See Beauty in Expanding Medicaid**

John Bel Edwards was inaugurated Jan. 11, 2016 and the next day signed the executive order that will make more than 300,000 people eligible for the federal health care program. An article on the nola.com site said that Governor Edwards has also correctly noted that Jindal's refusal to expand Medicaid means that \$3.2 billion in Louisiana's federal taxes have gone to other states. Edward said, "Why wouldn't we expand it?" Edwards has asked. "We have been giving our tax dollars to other states too long." He has also stated that with Medicaid expansion, Louisiana could realize additional State General Fund savings of nearly \$100 million through fiscal year 2020. Louisiana became the 31st state -- and the first in the Deep South -- to expand Medicaid after Edwards signed the executive order Jan. 12. Edwards' move marked a departure from policies of former Gov. Bobby Jindal, who declined to accept the expansion due to his opposition to the Affordable Care Act, President Barack Obama's signature domestic legislative achievement. Medicaid expansion is funded at 100 percent by the federal government until next year. Beginning in 2017, Louisiana must pay 5 percent of the cost of Medicaid expansion, rising to a 10 percent share by 2020. That's a bargain for Louisiana. And it will save lives among the state's working poor -- people who earn too much to obtain Medicaid coverage but not enough to qualify for the federal subsidies for health insurance under the ACA. With Jindal gone, whoever occupies the Governor's Mansion in January will work to provide health care coverage to those individuals and their families.

The website wlox.com provided additional information stating that the Patient Protection and Affordable Care Act allows states to expand Medicaid coverage for adults who are at or below 138 percent of the Federal Poverty Level at an increased federal percentage. The increased federal percentage under Medicaid expansion requires the federal government to provide 100 percent of the funding for new enrollees through 2016, 95 percent in 2017, 94 percent in 2018, 93 percent in 2019, and 90 percent thereafter. According to the executive order signed by Governor Edwards on Tuesday, most of the people affected by Medicaid

expansion are gainfully employed, yet have incomes where it is exceedingly difficult to afford healthcare coverage. The federal poverty level in 2016 for an individual is \$11,770, while the federal poverty level for a family of four is \$24,250. The expansion will cost \$2.8 million, but the cost will be covered by pledges from the providers for the rest of this year. Of that \$2.8 million, \$1.3 million is the cost for the salaries of the new workers hired to handle the enrollment for the expansion. In addition, newly-appointed Secretary of DHH Dr. Rebekah Gee has secured more than \$3 million in pledges from outside sources to assist with the implementation of Medicaid expansion in Louisiana. The pledges will help defray the startup costs associated with expansion, without adding to the state's fiscal problem. Hospitals, pharmacies, health clinics, health plans, and others are among the groups who have pledged support. "Under Governor Edwards' direction, we have begun the process of implementing a cost-effective plan to expand Medicaid coverage," said Secretary Gee. "We are working with the Centers for Medicare & Medicaid Services (CMS) and our partners here in Louisiana to ensure this implementation is done correctly. This is an important step for working families in our state, and we are gratified to see so many of our stakeholders stepping up to assist us in this process."

From the above, it is evident that in the eyes of Governor Edwards (and the Democratic Party), Medicaid expansion is a beautiful thing. However, it is evident that Medicaid expansion lacks beauty in the eyes of the Republican Party of Louisiana.

### **B. Eyes That See No Beauty in Expanding Medicaid**

The following message was received in an email from the Republican Party of Louisiana dated January 12, 2016 with the subject "Edwards' Medicaid Expansion is bad fiscal and health care policy": If hosting President Obama in Baton Rouge and compounding the state's fiscal challenges by expanding Medicaid are Governor John Bel Edwards' ideas for bringing Louisianans together, he's sadly mistaken. "Governor Edwards is beginning his tenure by making a critical mistake on the very important issue of health care," Republican Party Executive Director Jason Dore said today. "Obamacare's Medicaid expansion will cost the state more than \$1.3 billion over the next decade, based on 2015 DHH estimates, crowding out funding for other priorities like higher education. Expanding Medicaid will force 224,000 Louisianians from private insurance to Medicaid rolls," he said. Medicaid expansion prioritizes coverage of able-bodied adults over individuals with disabilities. Medicaid is a program that was never meant to cover able-bodied individuals to this scale. Therefore it has become an inefficient program that delivers poor health outcomes. If Obamacare is expanded, it means that 40 percent of Louisiana's population would be put on a Medicaid program that is antiquated, poorly run, and delivers inferior health care. The Oregon Experiment found that, contrary to the president's promises, throwing more people on Medicaid does not improve physical health outcomes and does not decrease their use of emergency rooms. Expanding Medicaid to cover these households instead increases their emergency-room use by 40 percent. "We can't trust the federal government," Dore said.

"Funding for Obamacare is unstable. The payment for Obamacare continues to unravel, which will encourage cost-shifting to states, putting Louisiana on the hook for additional spending. The instability could threaten the state's ability to fund education and transportation and could force future tax increases on Louisianians," he said. Current assumptions of total cost to the state are based on the assumption that the federal government keeps its promise regarding the enhanced federal match rate (FMAP). With a over \$18 trillion debt, promises of more federal money are a risky bet. Louisianians know from experience that federal funding can't be counted on. "A recent report from the Congressional Research Service confirms what many policy experts have known for some time: States that reject Obamacare's Medicaid expansion aren't sending that Medicaid expansion money to other states. Instead, that money is simply never spent. ...As the Congressional Budget Office has repeatedly pointed out, states that reject Obamacare expansion are reducing federal spending. The Obama administration confirmed that rejected Medicaid expansion saved federal taxpayers at least \$26 billion in 2014. If those states continue to reject Obamacare, federal taxpayers will spend \$368 billion less on Medicaid expansion through 2022," Dore said.

### **C. Some Concluding Remarks**

It is said that beauty is just skin deep, so everyone need to look beyond the politics for a personal evaluation of the pros and cons of Obama Care. Acts 17:11 (The New International Version of the Bible) states "Now the Berean Jews were of more noble character than those in Thessalonica, for they received the message with great eagerness and examined the Scriptures every day to see if what Paul said was true." Concerning the beauty of Medicaid Expansion, we might follow the example of the Bereans.

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(For fiscal year beginning July 1, 2013)

**Single Membership ..... \$15.00**

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