

HealthWarehouse.com, Inc.
Form SC 13G
January 17, 2014

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

(Rule 13d-102)

**INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT
TO RULES 13d-1(b), (c) AND (d) AND AMENDMENTS THERETO FILED
PURSUANT TO RULE 13d-2(b)**

(Amendment No. __)*

HealthWarehouse.com, Inc.
(Name of Issuer)

Common Stock
(Title of Class of Securities)

42227G202
(CUSIP Number)

January 17, 2014¹
(Date of Event which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

þ Rule 13d-1(c)

o Rule 13d-1(d)

Page 1 of 5

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

¹ The Reporting Person is no longer a member of a Section 13(d) group with Lloyd I. Miller, III.

Page 2 of 5
SCHEDULE 13G

CUSIP No. 42227G202 Page 2 of 5 Pages

**NAME OF
REPORTING
PERSON**
1

Karen Singer

**CHECK
THE
APPROPRIATE
BOX IF A (a)**
**2 MEMBER
OF A
GROUP***

(b)
3 SEC USE ONLY

**CITIZENSHIP OR
PLACE OF
4 ORGANIZATION**
United States

NUMBER OF **5 SOLE VOTING POWER**
2,276,607

SHARES **6 SHARED VOTING POWER**
0

BENEFICIALLY **7 SOLE DISPOSITIVE POWER**
2,276,607

OWNED BY **SHARED DISPOSITIVE POWER**

EACH

REPORTING **8**
0

PERSON

WITH

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
2,276,607*

* The shares reported herein consist of (i) 716,484 shares of common stock, and (ii) 189,796 shares of Series B Preferred Stock, with each share of Series B Preferred Stock convertible into 8.22 shares of common stock

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

8.1%

12 TYPE OF REPORTING PERSON

IN

** See Item 4.

Item 1(a). Name of Issuer: HealthWarehouse.com, Inc.

Item 1(b). Address of Issuers's Principal Executive Offices: 7107 Industrial Road
Florence, Kentucky 41042

Item 2(a). Name of Person Filing: Karen Singer

Item 2(b). Address of Principal Business Office or, if None, Residence: 212 Vaccaro Drive
Cresskill, NJ 07626

Item 2(c). Citizenship: U.S.A.

Item 2(d). Title of Class of Securities: Common Stock

Item 2(e). CUSIP Number: 42227G202

Item 3. IF THIS STATEMENT IS FILED PURSUANT TO RULE 13d-1(b) OR 13d-2(b) or (c), CHECK WHETHER THE PERSON FILING IS A:

Not Applicable, this statement is filed pursuant to 13d-1(c)

Item 4. OWNERSHIP: The reporting person has sole voting and dispositive power with respect to 2,276,607 of the reported securities as the trustee of Singer Children's Management Trust, which is the sole member of HWH Lending, LLC.

(a) 2,276,607

(b) 8.1%

(c)(i) sole voting power: 2,276,607

(ii) shared voting power: 0

(iii) sole dispositive power: 2,276,607

(iv) shared dispositive power: 0

OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS:

Item

5.

Not Applicable.

Item

6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON:

Not Applicable.

Item

7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY:

Not Applicable.

Item 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP:

Not Applicable.

Item 9. NOTICE OF DISSOLUTION OF GROUP:

Not Applicable.

Item 10. CERTIFICATION:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: January 17, 2014 /s/ Karen Singer
Karen Singer