



205028

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/12/2025	.	
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The Committee on Banking and Insurance (DiCeglie) recommended the following:

**Senate Amendment (with title amendment)**

Delete everything after the enacting clause  
and insert:

Section 1. Section 624.4032, Florida Statutes, is created  
to read:

624.4032 Nonprofit agricultural organization medical  
benefit plans.—

(1) The purpose of this section is to authorize nonprofit  
agricultural organizations to offer medical benefit plans to



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their members.

(2) For purposes of this section, the term "nonprofit agricultural organization" means an organization that meets all of the following criteria:

(a) Is domiciled in this state.

(b) Is exempt from federal income tax under s. 501(c)(3) of the Internal Revenue Code.

(c) Was created primarily to promote programs for the development of rural communities and the economic stability and sustainability of farmers in this state.

(d) Exists to serve its members beyond only offering medical expense plans.

(e) Collects annual dues from its members.

(f) Was in existence before 1945.

(g) Is composed of members who, collectively, are residents of the majority of counties in this state.

(3) A nonprofit agricultural organization:

(a) May offer medical benefit plans to its members. Such plans are not insurance for purposes of the Florida Insurance Code.

(b) Shall provide a written disclaimer on or accompanying all applications and marketing materials for a medical benefit plan, regardless of whether such applications and marketing materials are distributed by or on behalf of the nonprofit agricultural organization. The disclaimer must be in contrasting color and at least 12-point type. The disclaimer must read in substantially the following form:

Notice: This medical benefit plan is not a health



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insurance policy or health maintenance organization  
contract and is not subject to the regulatory  
requirements and consumer protections that apply to  
health insurance policies or health maintenance  
organization contracts under the Florida Insurance  
Code. The nonprofit agricultural organization offering  
this medical benefit plan is not an authorized insurer  
or authorized health maintenance organization in  
Florida and the nonprofit agricultural organization is  
not subject to the regulatory requirements or consumer  
protections of the Florida Insurance Code.

(c) May not market or sell medical benefit plans through  
agents licensed by the department.

(d) Must conduct an annual financial audit that is  
performed by an independent certified public accountant in  
accordance with generally accepted accounting principles and  
make it publicly available either by providing a copy upon  
request or posting it on the nonprofit agricultural  
organization's website.

Section 2. This act shall take effect July 1, 2025.

===== T I T L E   A M E N D M E N T =====

And the title is amended as follows:

Delete everything before the enacting clause  
and insert:

A bill to be entitled  
An act relating to nonprofit agricultural organization  
medical benefit plans; creating s. 624.4032, F.S.;



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69 providing legislative purpose; defining the term  
70 "nonprofit agricultural organization"; authorizing  
71 nonprofit agricultural organizations to provide  
72 medical benefit plans; specifying that such plans are  
73 not insurance for purposes of the Florida Insurance  
74 Code; requiring a specified disclosure; providing  
75 requirements for the disclosure; prohibiting the  
76 nonprofit agricultural organization from marketing or  
77 selling a medical benefit plan through specified  
78 agents; requiring the nonprofit agricultural  
79 organization to conduct an annual financial audit and  
80 make such audit publicly available; providing an  
81 effective date.