

2025480er

1  
2 An act relating to nonprofit agricultural organization  
3 medical benefit plans; creating s. 624.4032, F.S.;  
4 providing legislative purpose; defining the term  
5 "nonprofit agricultural organization"; authorizing  
6 nonprofit agricultural organizations to provide  
7 medical benefit plans; specifying that such plans are  
8 not insurance for purposes of the Florida Insurance  
9 Code; requiring a specified disclaimer; providing  
10 requirements for the disclaimer; prohibiting the  
11 nonprofit agricultural organization from marketing or  
12 selling a medical benefit plan through specified  
13 agents; requiring the nonprofit agricultural  
14 organization to conduct an annual financial audit and  
15 make such audit publicly available; providing an  
16 effective date.

17  
18 Be It Enacted by the Legislature of the State of Florida:

19  
20 Section 1. Section 624.4032, Florida Statutes, is created  
21 to read:

22 624.4032 Nonprofit agricultural organization medical  
23 benefit plans.—

24 (1) The purpose of this section is to authorize nonprofit  
25 agricultural organizations to offer medical benefit plans to  
26 their members.

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

2025480er

30 (a) Is domiciled in this state.

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

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

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

38 (e) Collects annual dues from its members.

39 (f) Was in existence before 1945.

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

42 (3) A nonprofit agricultural organization:

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

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

53  
54 Notice: This medical benefit plan is not a health  
55 insurance policy or health maintenance organization  
56 contract and is not subject to the regulatory  
57 requirements and consumer protections that apply to  
58 health insurance policies or health maintenance

2025480er

59       organization contracts under the Florida Insurance  
60       Code. The nonprofit agricultural organization offering  
61       this medical benefit plan is not an authorized insurer  
62       or authorized health maintenance organization in  
63       Florida and the nonprofit agricultural organization is  
64       not subject to the regulatory requirements or consumer  
65       protections of the Florida Insurance Code.

66  
67       (c) May not market or sell medical benefit plans through  
68       agents licensed by the department.

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

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