

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u> </u>	(Y/N)
ADOPTED AS AMENDED	<u> </u>	(Y/N)
ADOPTED W/O OBJECTION	<u> </u>	(Y/N)
FAILED TO ADOPT	<u> </u>	(Y/N)
WITHDRAWN	<u> </u>	(Y/N)
OTHER	<u> </u>	

Committee/Subcommittee hearing bill: Insurance & Banking
Subcommittee

Representative Grow offered the following:

Amendment

Remove 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
their members.

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

Amendment No.

17 (a) Is domiciled in this state.

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

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

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

25 (e) Collects annual dues from its members.

26 (f) Was in existence before 1945.

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

29 (3) A nonprofit agricultural organization:

30 (a) May offer medical benefit plans to members of such
31 nonprofit agricultural organization. Such plans are not
32 insurance for purposes of the Florida Insurance Code.

33 (b) Shall provide a written disclaimer on or accompanying
34 all applications and marketing materials for a medical benefit
35 plan, regardless of whether such applications and marketing
36 materials are distributed by or on behalf of the nonprofit
37 agricultural organization. The disclaimer must read in
38 substance: "Notice: This medical benefit plan is not an
39 insurance policy or health maintenance organization contract and
40 is not subject to the regulatory requirements and consumer
41 protections that apply to health insurance policies or health

047739 - h0497-strike.docx

Published On: 3/4/2025 6:06:37 PM

Amendment No.

42 maintenance organization contracts under the Florida Insurance
43 Code. The nonprofit agricultural organization offering this
44 medical benefit plan is not an authorized insurer or authorized
45 health maintenance organization in Florida and the nonprofit
46 agricultural organization is not subject to the regulatory
47 requirements or consumer protections of the Florida Insurance
48 Code." The disclaimer must be in contrasting color and at least
49 12-point type.

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

52 (d) Must conduct an annual financial audit that is
53 performed by an independent certified public accountant in
54 accordance with generally accepted accounting principles and
55 that is made available to the public by providing a copy upon
56 request or by posting on the nonprofit agricultural
57 organization's website.

58