

1                                   A bill to be entitled  
 2           An act relating to health coverage by nonprofit  
 3           agricultural organizations; revising the title of ch.  
 4           632, F.S.; designating part I of ch. 632, F.S.,  
 5           entitled "Fraternal Benefit Societies"; creating part  
 6           II of ch. 632, F.S.; entitled "Nonprofit Agricultural  
 7           Organizations"; creating s. 632.701, F.S.; providing a  
 8           short title; defining the term "nonprofit agricultural  
 9           organization"; authorizing nonprofit agricultural  
 10          organizations to offer health coverage to their  
 11          members; providing that such health coverage is not  
 12          insurance for purposes of the Florida Insurance Code;  
 13          amending ss. 624.01 and 624.12, F.S.; conforming  
 14          provisions to changes made by the act; providing an  
 15          effective date.

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

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 19           **Section 1.** Chapter 632, Florida Statutes, entitled  
 20 "Fraternal Benefit Societies," is retitled "Fraternal Benefit  
 21 Societies and Nonprofit Agricultural Organizations."

22           **Section 2.** Sections 632.601 through 632.638, Florida  
 23 Statutes, are designated as part I of chapter 632, Florida  
 24 Statutes, and entitled "Fraternal Benefit Societies."

25           **Section 3.** Part II of chapter 632, Florida Statutes,

26 consisting of section 632.701, Florida Statutes, is created and  
27 entitled "Nonprofit Agricultural Organizations."

28 **Section 4. Section 632.701, Florida Statutes, is created**  
29 **to read:**

30 632.701 Health coverage by nonprofit agricultural  
31 organizations.—

32 (1) This section may be cited as the "Nonprofit  
33 Agricultural Organization Health Coverage Act of 2025."

34 (2) As used in this section, the term "nonprofit  
35 agricultural organization" means an organization that:

36 (a) Is domiciled in this state.

37 (b) Is exempt from federal income tax under s. 501(c)(5)  
38 of the Internal Revenue Code.

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

42 (d) Exists to serve its members beyond only offering  
43 health coverage.

44 (e) Collects annual dues from its members.

45 (f) Was in existence before 1945.

46 (g) Is composed of members from more than half of the  
47 counties in this state.

48 (3) A nonprofit agricultural organization may offer health  
49 coverage to its members.

50 (4) Notwithstanding any law to the contrary, the health

51 coverage provided by a nonprofit agricultural organization under  
 52 subsection (3) is not insurance for purposes of the Florida  
 53 Insurance Code.

54 **Section 5. Section 624.01, Florida Statutes, is amended to**  
 55 **read:**

56 624.01 Short title.—Chapters 624-632, 634, 635, 636, 641,  
 57 642, 648, and 651, except for part II of chapter 632, constitute  
 58 the "Florida Insurance Code."

59 **Section 6. Section 624.12, Florida Statutes, is amended to**  
 60 **read:**

61 624.12 Application of code as to fraternal benefit  
 62 societies and nonprofit agricultural organizations.—No provision  
 63 of this code shall apply with respect to:

64 (1) Fraternal benefit societies ~~(as defined identified in~~  
 65 s. 632.601 chapter 632), except as stated in part I of chapter  
 66 632.

67 (2) Nonprofit agricultural organizations as defined in s.  
 68 632.701.

69 **Section 7. This act shall take effect July 1, 2025.**