

1 A bill to be entitled
 2 An act relating to nonprofit agricultural organization
 3 medical benefit plans; creating s. 624.4032, F.S.;
 4 providing purpose; defining the term "nonprofit
 5 agricultural organization"; providing authority,
 6 duties, and prohibited acts of nonprofit agricultural
 7 organizations offering medical benefit plans to their
 8 members; providing an effective date.

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

11
 12 **Section 1. Section 624.4032, Florida Statutes, is created**
 13 **to read:**

14 624.4032 Nonprofit agricultural organization medical
 15 benefit plans.—

16 (1) The purpose of this section is to authorize nonprofit
 17 agricultural organizations to offer medical benefit plans to
 18 their members.

19 (2) As used in this section, the term "nonprofit
 20 agricultural organization" means an organization that meets all
 21 of the following criteria:

22 (a) Is domiciled in this state.

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

25 (c) Was created primarily to promote programs for the

26 development of rural communities and the economic stability and
27 sustainability of farmers in this state.

28 (d) Exists to serve its members beyond only offering
29 medical benefit plans.

30 (e) Collects annual dues from its members.

31 (f) Was in existence before 1945.

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

34 (3) A nonprofit agricultural organization:

35 (a) May offer medical benefit plans to members of the
36 nonprofit agricultural organization. Such plans are not
37 insurance for purposes of the Florida Insurance Code.

38 (b) Must provide a written disclaimer on or accompanying
39 all applications and marketing materials for a medical benefit
40 plan, regardless of whether the applications and marketing
41 materials are distributed by or on behalf of the nonprofit
42 agricultural organization. The disclaimer must read in
43 substance: "Notice: This medical benefit plan is not a health
44 insurance policy or health maintenance contract and is not
45 subject to the regulatory requirements and consumer protections
46 that apply to health insurance policies or health maintenance
47 contracts under the Florida Insurance Code. The nonprofit
48 agricultural organization offering this medical benefit plan is
49 not an authorized insurer or authorized health maintenance
50 organization in Florida, and the nonprofit agricultural

51 organization is not subject to the regulatory requirements or
52 consumer protections of the Florida Insurance Code." The
53 disclaimer must be in contrasting color and at least 12-point
54 type.

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

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

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