

**By** the Committees on Rules; and Banking and Insurance; and  
Senator Yarborough

595-02675-26

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A bill to be entitled

An act relating to nonprofit religious organizations;  
amending s. 624.1265, F.S.; revising the conditions  
under which a nonprofit religious organization is not  
subject to the requirements of the Florida Insurance  
Code; requiring certain agents to provide a specified  
written disclaimer on certain applications and  
guideline materials; providing an effective date.

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

Section 1. Subsections (1) and (3) of section 624.1265,  
Florida Statutes, are amended to read:

624.1265 Nonprofit religious organization exemption;  
authority; notice.—

(1) A nonprofit religious organization is not subject to  
the requirements of the Florida Insurance Code if the nonprofit  
religious organization:

(a) Qualifies under Title 26, s. 501 of the Internal  
Revenue Code of 1986, as amended;

(b) Limits its participants to those members who share a  
common set of ethical or religious beliefs;

(c) Acts as a facilitator among participants who have  
financial, physical, or medical needs to assist those with  
financial, physical, or medical needs in accordance with  
criteria established by the nonprofit religious organization;

(d) Provides for the financial or medical needs of a  
participant through contributions from other participants, or  
through payments directly from one participant to another

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30 participant;

31 (e) Provides amounts that participants may contribute, with  
32 no assumption of risk and no promise to pay:

33 1. Among the participants; or

34 2. By the nonprofit religious organization to the  
35 participants;

36 (f) Provides a monthly accounting to the participants of  
37 the total dollar amount of qualified needs actually shared in  
38 the previous month in accordance with criteria established by  
39 the nonprofit religious organization; and

40 (g) Conducts an annual audit that is performed by an  
41 independent certified public accounting firm in accordance with  
42 generally accepted accounting principles and that is made  
43 available to the public by providing a copy upon request or by  
44 posting on the nonprofit religious organization's website; ~~and~~

45 ~~(h) Does not market or sell health plans through agents~~  
46 ~~licensed by the department under chapter 626.~~

47 (3) The nonprofit religious organization, or any agent  
48 licensed by the department under chapter 626 which markets or  
49 facilitates a health care sharing arrangement on behalf of the  
50 nonprofit religious organization, shall provide a written  
51 disclaimer on or accompanying all applications and guideline  
52 materials distributed by or on behalf of the nonprofit religious  
53 organization. The disclaimer must read in substance: "Notice:  
54 The organization facilitating the sharing of medical expenses is  
55 not an insurance company, and neither its guidelines nor its  
56 plan of operation is an insurance policy. Membership is not  
57 offered through an insurance company, and the organization is  
58 not subject to the regulatory requirements or consumer

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59 protections of the Florida Insurance Code. Whether anyone  
60 chooses to assist you with your medical bills will be totally  
61 voluntary because no other participant is compelled by law to  
62 contribute toward your medical bills. As such, participation in  
63 the organization or a subscription to any of its documents  
64 should never be considered to be insurance. Regardless of  
65 whether you receive any payments for medical expenses or whether  
66 this organization continues to operate, you are always  
67 personally responsible for the payment of your own medical  
68 bills."

69 Section 2. This act shall take effect July 1, 2026.