

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; and40 (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
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.