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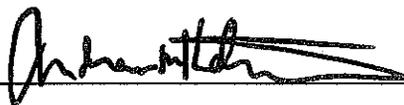
Chapter No. 377

14/HR07/R1074

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HOUSE BILL NO. 611

Originated in House



Clerk

HOUSE BILL NO. 611

AN ACT TO CREATE THE "HEALTH CARE SHARING MINISTRIES FREEDOM TO SHARE ACT"; TO EXEMPT HEALTH CARE SHARING MINISTRIES FROM REGULATION BY THE INSURANCE CODE; TO DEFINE THE TERM "HEALTH CARE SHARING MINISTRY"; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. (1) This act shall be known as the "Health Care Sharing Ministries Freedom to Share Act."

(2) A health care sharing ministry shall not be considered to be engaging in the business of insurance for purposes of this Title 83, Mississippi Code of 1972.

(3) "Health care sharing ministry" means a faith-based, nonprofit organization that is tax exempt under the Internal Revenue Code which:

(a) Limits its participants to those who are of a similar faith;

(b) Acts as a facilitator among participants who have financial or medical needs and matches those participants with other participants with the present ability to assist those with

financial or medical needs in accordance with criteria established by the health care sharing ministry;

(c) Provides for the financial or medical needs of a participant through contributions from one (1) participant to another;

(d) Provides amounts that participants may contribute with no assumption of risk or promise to pay among the participants and no assumption of risk or promise to pay by the health care sharing ministry to the participants;

(e) Provides a written monthly statement to all participants that lists the total dollar amount of qualified needs submitted to the health care sharing ministry, as well as the amount actually published or assigned to participants for their contribution; and

(f) Provides a written disclaimer on or accompanying all applications and guideline materials distributed by or on behalf of the organization that reads, in substance: "Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guideline nor plan or operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you

receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills."

SECTION 2. This act shall take effect and be in force from and after July 1, 2014.

PASSED BY THE HOUSE OF REPRESENTATIVES
February 6, 2014



SPEAKER OF THE HOUSE OF REPRESENTATIVES

PASSED BY THE SENATE
March 5, 2014



PRESIDENT OF THE SENATE

APPROVED BY THE GOVERNOR



GOVERNOR

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