

Regular Session, 2014

HOUSE BILL NO. 1110

BY REPRESENTATIVE THIBAUT

INSURANCE/HEALTH: Provides relative to healthcare sharing ministries

1 AN ACT

2 To enact Subpart J-1 of Part I of Chapter 2 of Title 22 of the Louisiana Revised Statutes of
3 1950, to be comprised of R.S. 22:321, relative to healthcare sharing ministries; to
4 provide for the definition of a healthcare sharing ministry; to require written
5 statements; to provide with respect to required disclaimers; to provide for the
6 exemption from provisions of the state insurance laws; and to provide for related
7 matters.

8 Be it enacted by the Legislature of Louisiana:

9 Section 1. Subpart J-1 of Part I of Chapter 2 of Title 22 of the Louisiana Revised
10 Statutes of 1950, comprised of R.S. 22:321, is hereby enacted to read as follows:

11 SUBPART J-1. HEALTHCARE SHARING MINISTRIES

12 §321. Healthcare sharing ministries

13 A.(1) As used in this Subpart, "healthcare sharing ministry" means a
14 faith-based, nonprofit, tax-exempt organization that limits its participants to those
15 who are of a similar faith and that acts as a facilitator between participants who have
16 financial or medical needs and those participants with the ability to provide financial
17 or medical assistance in accordance with criteria established by the ministry.

18 (2) All financial contributions shall be made without assumption of risk or
19 promise to pay by the participants or by the ministry.

1 B. The ministry shall provide a written monthly statement to all participants
2 listing the total dollar amount of qualified financial or medical needs submitted to
3 the ministry and the dollar amount actually published or assigned to the participants
4 for their contribution.

5 C. The ministry shall provide a written disclaimer on all applications and
6 guideline materials distributed by or on behalf of the ministry that reads, in
7 substance: "Notice: The ministry facilitating the sharing of medical expenses is not
8 an insurance company. Neither the guidelines nor the plan of operation of the
9 ministry constitutes an insurance policy. Financial assistance for the payment of
10 medical expenses is strictly voluntary. Participation in the ministry or a subscription
11 to any publication issued by the ministry shall not be considered as enrollment in any
12 health insurance plan or as a waiver of your responsibility to pay your medical
13 expenses."

14 D. Healthcare sharing ministries shall be exempt from all other provisions
15 of the insurance laws of this state unless the ministries are expressly designated
16 therein or the provision is specifically made applicable by this Subpart.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

Thibaut

HB No. 1110

Abstract: Provides for healthcare sharing ministries.

Proposed law defines a "healthcare sharing ministry" as a faith-based, nonprofit, tax-exempt organization with limited participation to those who are of similar faith and that acts as a facilitator between the participants who have financial or medical needs and those participants who have the ability to provide financial or medical assistance.

Proposed law requires financial contributions be made without assumption of risk or the promise to pay by the participants or by the ministry.

Proposed law requires the ministry to provide written monthly statements to all participants listing:

- (1) The total dollar amount of qualified financial or medical needs submitted to the ministry.

- (2) The dollar amount actually published or assigned to the participants for their contribution.

Proposed law requires the ministry to give notice that it is not an insurance company and that the plan of operation of the ministry is not an insurance policy. The ministry must also give notice that financial assistance for medical expense payments is voluntary and participation in the ministry cannot be considered enrollment in any health insurance plan or as a waiver of responsibility to pay medical expenses.

Proposed law exempts such ministries from all other present law state insurance provisions unless the ministries are expressly included or the law is specifically made applicable to the ministries in proposed law.

(Adds R.S. 22:321)