

Health Care Sharing Ministries

This Act specifies requirements for a health care sharing ministry and exempts a health care sharing ministry from requirements of state insurance law.

Submitted as:

Indiana

[HOUSE ENROLLED ACT No. 1050](#)

Status: Enacted into law in 2011.

Suggested State Legislation

(Title, enacting clause, etc.)

1 Section 1. [*Short Title.*] This Act shall be cited as “The Health Care Sharing Ministry Act.”

2

3 Section 2. [*Health care sharing ministries.*]

4 (A) As used in this chapter, “health care sharing ministry” means a nonprofit organization

5 that:

6 (1) is comprised only of participants who share similar and sincerely held religious

7 beliefs;

8 (2) is tax exempt under Section 501(c)(3) of the Internal Revenue Code;

9 (3) acts as a facilitator among participants who have financial or medical needs that

10 are qualified in accordance with the organization's criteria, matching those participants with other

11 participants who have the present ability to assist with financial or medical needs;

12 (4) provides for the financial or medical needs of a participant through contributions

13 from one (1) participant to another participant;

14 (5) provides information about amounts that participants, with no assumption of risk

15 or promise to pay, may contribute for distribution:

16 (a) among the participants; or

17 (b) by the organization to participants;

18 (6) provides a written monthly statement to all participants that specifies:

19 (a) the total dollar amount of qualified needs submitted to the organization;

20 and

21 (b) the amount actually published or assigned to participants for their

22 contribution; and

23 (7) includes the following statement, in writing, on or accompanying all applications

24 and guideline materials:

25 “Notice: The organization facilitating the sharing of medical expenses is not

26 an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any

27 assistance you receive with your medical bills will be totally voluntary. Neither the organization nor

28 any other participant can be compelled by law to contribute toward your medical bills. As such,

29 participation in the organization or a subscription to any of its documents should never be considered

30 to be insurance. Whether or not you receive any payments for medical expenses and whether or not

31 this organization continues to operate, you are always personally responsible for the payment of your

32 own medical bills.”.

33 (B) The term does not include a fraternal benefit society described in [insert citation].

34 (C) A health care sharing ministry is not considered to be engaged in the business of

1 insurance under this title or any other provision of [insert state] law.

2

3 Section 3. [*Severability.*] Insert severability clause.

4

5 Section 4. [*Repealer.*] Insert repealer clause.

6

7 Section 5. [*Effective Date.*] Insert effective date.