

Bill No.: HB0045 **Effective:** 7/1/2015

LSO No.: 15LSO-0273

Enrolled Act No.: HEA 82

Chapter No.: 123

Prime Sponsor: Barlow

Catch Title: Health care sharing ministry.

Subject: Exempts health care sharing ministries from the Insurance Code.

Summary/Major Elements:

- Starting in 2014, the Affordable Care Act required individuals to have qualifying health care coverage, to qualify for an exemption or to pay a tax penalty. The act includes an exemption from the coverage requirement and insurer regulation for persons who share medical expenses through a faith-based health care sharing ministry.
- This act creates a similar exemption under state law by exempting health care sharing ministries from all provisions of the Insurance Code.
- The act defines health care sharing ministries as faith-based non-profit organizations that coordinate financial sharing of medical expenses among willing participants, that have annual financial audits and that provide a disclaimer to participants regarding the organization's exemption from health insurance laws.

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