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## DIGEST

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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)