

SENATE SUMMARY OF HOUSE AMENDMENTS

SB 178 By Senator Morrish

KEYWORD AND SUMMARY AS RETURNED TO THE SENATE

HEALTH/ACC INSURANCE. Provides for health care sharing ministries. (8/1/14)

SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL

1. Clarifies that definition of "health care sharing ministry" includes all provisions required in proposed law.

DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE

DIGEST

Morrish (SB 178)

Proposed law defines a health care sharing ministry as a faith based, nonprofit, tax-exempt organization that does each of the following:

- (1) Limits participants to those who are of a similar faith and acts as a facilitator between participants who have financial or medical needs and participants who have the ability to provide financial or medical assistance.
- (2) Provides amounts that participants may contribute without assumption of risk or the promise to pay by the participants or the ministry.
- (3) Provides written monthly statements to all participants listing the total dollar amount of qualified financial or medical needs submitted to the ministry as well as the dollar amount actually published or assigned to the participants for their contribution.
- (4) Provides a written disclaimer on or with all applications and guideline materials published by or on behalf of the ministry that reads as follows in substance:

"Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in a group health insurance plan or as a waiver of your responsibility to pay your medical expenses."

Proposed law exempts health care sharing ministries from all provisions of the Louisiana Insurance Code unless these ministries are expressly provided in the Code or if provisions of proposed law are specifically made applicable to the these ministries.

Effective August 1, 2014.

(Adds R.S. 22:318 and 319)

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