



26        (c) Acts as a facilitator among an organizational  
 27 ~~clearinghouse for information between~~ participants who have  
 28 financial, physical, or medical needs to assist those with  
 29 financial or medical needs in accordance with criteria  
 30 established by the nonprofit religious organization ~~and~~  
 31 ~~participants who have the ability to pay for the benefit of~~  
 32 ~~those participants who have financial, physical, or medical~~  
 33 ~~needs;~~

34        (d) Provides for the financial or medical needs of a  
 35 participant through contributions from other participants, or  
 36 through payments directly from one participant to another  
 37 participant; ~~and~~

38        (e) Provides amounts that participants may contribute,  
 39 with no assumption of risk and no promise to pay:

- 40            1. Among the participants; or  
 41            2. By the nonprofit religious organization to the  
 42 participants;

43        (f) Provides monthly to the participants the total dollar  
 44 amount of qualified needs actually shared in the previous month  
 45 in accordance with criteria established by the nonprofit  
 46 religious organization; and

47        (g) Conducts an annual audit that is performed by an  
 48 independent certified public accounting firm in accordance with  
 49 generally accepted accounting principles and that is made  
 50 available to the public by providing a copy upon request or by

51 posting on the nonprofit religious organization's website  
52 ~~suggests amounts that participants may voluntarily give with no~~  
53 ~~assumption of risk or promise to pay among the participants or~~  
54 ~~between the participants.~~

55 (2) This section does not prevent:

56 (a) The organization described in subsection (1) from  
57 acting as a facilitator among participants who have financial or  
58 medical needs to assist those with financial or medical needs in  
59 accordance with criteria established by the organization;  
60 ~~establishing qualifications of participation relating to the~~  
61 ~~health of a prospective participant, does not prevent~~

62 (b) A participant from limiting the financial or medical  
63 needs that may be eligible for payment; or, ~~and does not prevent~~

64 (c) The organization from canceling the membership of a  
65 participant when such participant indicates his or her  
66 unwillingness to participate by failing to meet the conditions  
67 of membership ~~make a payment to another participant~~ for a period  
68 in excess of 60 days.

69 (3) The nonprofit religious organization described in  
70 subsection (1) shall provide a written disclaimer on or  
71 accompanying all applications and guideline materials  
72 distributed by or on behalf of the nonprofit religious  
73 organization. The disclaimer must read in substance: "Notice:  
74 The organization facilitating the sharing of medical expenses is  
75 not an insurance company, and neither its guidelines nor plan of

76 | operation is an insurance policy. Membership is not offered  
77 | through an insurance company, and the organization is not  
78 | subject to the regulatory requirements or consumer protections  
79 | of the Florida Insurance Code. Whether anyone chooses to assist  
80 | you with your medical bills will be totally voluntary because no  
81 | other participant is compelled by law to contribute toward your  
82 | medical bills. As such, participation in the organization or a  
83 | subscription to any of its documents should never be considered  
84 | to be insurance. Regardless of whether you receive any payments  
85 | for medical expenses or whether this organization continues to  
86 | operate, you are always personally responsible for the payment  
87 | of your own medical bills." ~~each prospective participant in the~~  
88 | ~~organizational clearinghouse written notice that the~~  
89 | ~~organization is not an insurance company, that membership is not~~  
90 | ~~offered through an insurance company, and that the organization~~  
91 | ~~is not subject to the regulatory requirements or consumer~~  
92 | ~~protections of the Florida Insurance Code.~~

93 | Section 2. This act shall take effect July 1, 2018.