

# SENATE BILL NO. 925

102ND GENERAL ASSEMBLY

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INTRODUCED BY SENATOR CRAWFORD AND SENATOR BEAN.

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KRISTINA MARTIN, Secretary

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## AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to health care benefits provided by certain organizations.

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*Be it enacted by the General Assembly of the State of Missouri, as follows:*

Section A. Chapter 376, RSMo, is amended by adding thereto  
2 one new section, to be known as section 376.1850, to read as  
3 follows:

**376.1850. 1. As used in this section, the following  
2 terms mean:**

3 (1) "Contract for health care benefits", any contract,  
4 certificate, or agreement entered into, offered or issued to  
5 provide, deliver, arrange for, pay for, or reimburse any of  
6 the costs of health care services;

7 (2) "Farm Bureau", a nonprofit agricultural membership  
8 organization first incorporated in this state at least one  
9 hundred years ago, or an affiliate designated by the  
10 nonprofit agricultural membership organization;

11 (3) "Health care service", the same meaning as is  
12 ascribed to such term in section 376.1350;

13 (4) "Member of a qualified membership organization", a  
14 natural person who pays periodic dues or fees, other than  
15 payments for a contract for health care benefits, for  
16 membership in a qualified membership organization, and the  
17 natural person's spouse or dependent children under the age  
18 of twenty-six;

19           (5) "Qualified membership organization", a farm  
20 bureau; or an entity with at least one hundred thousand dues  
21 paying members, that is governed by a council of its  
22 members, that has at least five hundred million dollars in  
23 assets, and that exists to serve its members beyond solely  
24 offering health coverage.

25           2. Contracts for health care benefits provided by a  
26 qualified membership organization to a natural person in  
27 accordance with this section shall not be considered  
28 insurance under the laws of this state. Contracts for  
29 health care benefits provided in accordance with this  
30 section shall be offered only to members of a qualified  
31 membership organization.

32           3. Notwithstanding any provision of law to the  
33 contrary, a qualified membership organization providing a  
34 contract for health care benefits under this section shall  
35 use the services of an entity permitted to provide  
36 administration services in accordance with sections 376.1075  
37 to 376.1095, and shall agree in the contract with such  
38 entity to processes for benefit determinations and claims  
39 payment procedures comparable to those required by law for  
40 health carriers and health benefit plans, including but not  
41 limited to those required under sections 376.383, 376.690,  
42 and 376.1367.

43           4. The risk under contracts provided in accordance  
44 with this section may be reinsured in accordance with  
45 section 375.246.

46           5. Contracts for health care benefits under this  
47 section shall include the following written disclaimer on  
48 the contract and on all related applications and renewal  
49 forms:

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"NOTICE

51           This contract is not health insurance and is not  
52           subject to laws and regulations relating to  
53           insurance. This contract is not covered by the  
54           Missouri Insurance Guaranty Association.".

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