

SECOND REGULAR SESSION

HOUSE BILL NO. 2082

102ND GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE GREGORY.

4398H.011

DANA RADEMAN MILLER, Chief Clerk

AN ACT

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

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

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

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

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

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

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

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

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

EXPLANATION — Matter enclosed in bold-faced brackets ~~thus~~ in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

18 **2. Contracts for health care benefits provided by a qualified membership**
19 **organization to a natural person in accordance with this section shall not be considered**
20 **insurance under the laws of this state. Contracts for health care benefits provided in**
21 **accordance with this section shall be offered only to members of a qualified membership**
22 **organization.**

23 **3. Notwithstanding any provision of law to the contrary, a qualified membership**
24 **organization providing a contract for health care benefits under this section shall use**
25 **the services of an entity permitted to provide administration services in accordance with**
26 **sections 376.1075 to 376.1095, and shall agree in the contract with such entity to**
27 **processes for benefit determinations and claims payment procedures comparable to**
28 **those required by law for health carriers and health benefit plans, including but not**
29 **limited to those required under sections 376.383, 376.690, and 376.1367.**

30 **4. The risk under contracts provided in accordance with this section may be**
31 **reinsured in accordance with section 375.246.**

32 **5. Contracts for health care benefits under this section shall include the**
33 **following written disclaimer on the contract and on all related applications and renewal**
34 **forms:**

35

"NOTICE

36

This contract is not health insurance and is not subject to laws and regulations
37 **relating to insurance. This contract is not covered by the Missouri Insurance**
38 **Guaranty Association."**

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