

House Bill 2514

Sponsored by COMMITTEE ON HEALTH CARE

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Exempts health care cost sharing ministry from requirements of Insurance Code.

A BILL FOR AN ACT

Relating to health care cost sharing arrangements.

Be It Enacted by the People of the State of Oregon:

SECTION 1. Section 2 of this 2009 Act is added to and made a part of the Insurance Code.

SECTION 2. (1) As used in this section, "health care sharing ministry" means a health care cost sharing arrangement, administered by a nonprofit religious organization, between individuals of similar sincerely held religious beliefs.

(2) A health care sharing ministry may not be considered to be an insurer or to be engaged in the business of transacting insurance if the health care sharing ministry:

(a) Limits its membership to individuals who are of a similar faith;

(b) Acts as a clearinghouse for information about members who have financial, physical or medical needs, matching those members with other members who have the ability to assist in meeting the financial, physical or medical needs in accordance with criteria formally adopted by the health care sharing ministry;

(c) Provides for the financial or medical needs of a member through payments directly from one member, or from a trust established solely for the benefit of members, to another member;

(d) Suggests payment amounts that members may contribute, with no assumption of risk or promise to pay by either the members or by the health care sharing ministry;

(e) Provides a written monthly statement to all members, listing the total dollar amount of the requests submitted to the health care sharing ministry and the amount of the payment suggested by the health care sharing ministry for contribution by members; and

(f) Provides a written disclaimer on all promotional materials, applications or guidelines distributed by the health care sharing ministry that is substantially as follows:

NOTICE

This document is not an insurance policy nor is it offered through an insurance company. Whether any member chooses to assist you with your medical bills is totally voluntary. No member will be compelled by law to contribute toward your medical bills. This document should never be considered insurance. You remain personally liable for payment of your medical bills.

NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.

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(3) A trust described in subsection (2)(c) of this section must have annual audits by an independent auditing firm.
