

SENATE SUBSTITUTE
FOR
SENATE COMMITTEE SUBSTITUTE
FOR
SENATE BILL NO. 11
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
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 shall 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 farm bureau", a natural person who
14 pays periodic dues or fees, other than payments for a
15 contract for health care benefits, for membership in a farm
16 bureau, and the natural person's spouse or dependent
17 children under the age of twenty-six.

18 2. Contracts for health care benefits provided by a
19 farm bureau to a natural person in accordance with this

20 section shall not be considered insurance under the laws of
21 this state. Contracts for health care benefits provided in
22 accordance with this section shall be offered only to
23 members of a farm bureau.

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

34 4. The risk under contracts provided in accordance
35 with this section may be reinsured in accordance with
36 section 375.246.

37 5. Contracts for health care benefits under this
38 section shall include the following written disclaimer on
39 the contract and on all related applications and renewal
40 forms:

41 "NOTICE

42 This contract is not health insurance and is not
43 subject to laws and regulations relating to
44 insurance. This contract is not covered by the
45 Missouri Insurance Guaranty Association."