

# SENATE BILL NO. 11

102ND GENERAL ASSEMBLY

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1104S.05C

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 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. Except as otherwise specified in subsection 3 of  
19 this section, contracts for health care benefits provided by  
20 a farm bureau to a natural person in accordance with this

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

25 3. Notwithstanding any provision of law to the  
26 contrary, a farm bureau providing a contract for health care  
27 benefits under this section shall use the services of an  
28 entity permitted to provide administration services under  
29 sections 376.1075 to 376.1095, and shall agree in the  
30 contract to processes for benefit determinations and claims  
31 payment procedures comparable to those required by law for  
32 health carriers and health benefit plans, provided that  
33 nothing in this section shall be construed to give the  
34 department of commerce and insurance supervisory or  
35 enforcement authority over contracts offered or provided in  
36 accordance with this section or require any filing with the  
37 department of commerce and insurance by a farm bureau.

38 4. The risk under contracts provided in accordance  
39 with this section may be reinsured in accordance with  
40 section 375.246.

41 5. Contracts for health care benefits under this  
42 section shall include the following written disclaimer on  
43 the contract and on all related applications and renewal  
44 forms:

45 "NOTICE

46 This contract is not health insurance and is not  
47 subject to laws and regulations relating to  
48 insurance. This contract is not covered by the  
49 Missouri Insurance Guaranty Association."

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