

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2011 Regular Session of the General Assembly.

HOUSE ENROLLED ACT No. 1050

AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

SECTION 1. IC 27-1-2.1 IS ADDED TO THE INDIANA CODE AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2012]:

Chapter 2.1. Health Care Sharing Ministries

Sec. 1. (a) As used in this chapter, "health care sharing ministry" means a nonprofit organization that:

- (1)** is comprised only of participants who share similar and sincerely held religious beliefs;
- (2)** is tax exempt under Section 501(c)(3) of the Internal Revenue Code;
- (3)** acts as a facilitator among participants who have financial or medical needs that are qualified in accordance with the organization's criteria, matching those participants with other participants who have the present ability to assist with financial or medical needs;
- (4)** provides for the financial or medical needs of a participant through contributions from one (1) participant to another participant;
- (5)** provides information about amounts that participants, with no assumption of risk or promise to pay, may contribute for distribution:
 - (A)** among the participants; or

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(B) by the organization to participants;
(6) provides a written monthly statement to all participants that specifies:

(A) the total dollar amount of qualified needs submitted to the organization; and

(B) the amount actually published or assigned to participants for their contribution; and

(7) includes the following statement, in writing, on or accompanying all applications and guideline materials:

"Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills."

(b) The term does not include a fraternal benefit society described in IC 27-11-1-1.

Sec. 2. A health care sharing ministry is not considered to be engaged in the business of insurance under this title or any other provision of Indiana law.

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Speaker of the House of Representatives

President of the Senate

President Pro Tempore

Governor of the State of Indiana

Date: _____ Time: _____

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