HB 1483

1	A bill to be entitled
2	An act relating to health care benefit coverage for
3	members of nonprofit organizations and agricultural
4	cooperative associations; renaming the title of ch.
5	632, F.S.; creating parts I and II of ch. 632, F.S.,
6	entitled "Fraternal Benefit Societies" and "Nonprofit
7	Membership Organizations and Agricultural Cooperative
8	Associations," respectively; creating s. 632.6401,
9	F.S.; providing a short title; providing a purpose;
10	providing definitions; authorizing nonprofit
11	membership organizations and agricultural cooperative
12	associations to offer health care benefit coverage to
13	their members; providing that such coverage is not
14	considered insurance; requiring such organizations and
15	associations to file by a specified date each year a
16	specified statement with the Commissioner of Insurance
17	Regulation; providing rulemaking authority; providing
18	an effective date.
19	
20	Be It Enacted by the Legislature of the State of Florida:
21	
22	Section 1. Chapter 632, Florida Statutes, entitled
23	"Fraternal Benefit Societies," is renamed "Nonprofit Health
24	Coverage."
25	Section 2. (1) Part I of chapter 632, Florida Statutes,
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26	consisting of ss. 632.601-632.638, Florida Statutes, is created
27	and entitled "Fraternal Benefit Societies."
28	(2) Part II of chapter 632, Florida Statutes, consisting
29	of s. 632.6401, Florida Statutes, is created and entitled
30	"Nonprofit Membership Organizations and Agricultural Cooperative
31	Associations."
32	Section 3. Section 632.6401, Florida Statutes, is created
33	to read:
34	632.6401 Florida Nonprofit Health Coverage Deregulation
35	<u>Act</u>
36	(1) This section may be cited as the "Florida Nonprofit
37	Health Coverage Deregulation Act of 2023."
38	(2) The purpose of this section is to allow nonprofit
39	membership organizations and agricultural cooperative
40	associations to offer health coverage options to their members.
41	(3) As used in this section, the term:
42	(a) "Agricultural cooperative association" means an
43	association established to promote, foster, and encourage the
44	marketing of agricultural products through cooperation of
45	agricultural producers.
46	(b) "Nonprofit membership organization" means a
47	professional or trade association or any entity with dues paying
48	members which is exempt from federal income tax under s.
49	501(c)(3) of the Internal Revenue Code and which exists to serve
50	its members beyond just offering health coverage.
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51	(4) A nonprofit membership organization or an agricultural
52	cooperative association may offer health care benefit coverage
53	to its members. Such health care benefit coverage is not
54	considered insurance, notwithstanding any provision of law to
55	the contrary. A nonprofit membership organization or an
56	agricultural cooperative association offering health care
57	benefit coverage to its members:
58	(a) May, by a reinsurance agreement, cede any individual
59	risk in whole or in part to an insurer having the power to make
60	such reinsurance and authorized to do business in the state.
61	(b) Shall, by February 28 of each year, file a signed,
62	certified statement of actuarial opinion with the Commissioner
63	of Insurance Regulation.
64	(5) The commission may adopt rules to administer this
65	section.
66	Section 4. This act shall take effect January 1, 2024.
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