



677184

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
02/10/2026	.	
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The Committee on Rules (Yarborough) recommended the following:

**Senate Amendment (with directory and title amendments)**

Between lines 44 and 45

insert:

(3) The nonprofit religious organization, or any agent licensed by the department under chapter 626 which markets or facilitates a health care sharing arrangement on behalf of the nonprofit religious organization, shall provide a written disclaimer on or accompanying all applications and guideline materials distributed by or on behalf of the nonprofit religious organization. The disclaimer must read in substance: "Notice:



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12 The organization facilitating the sharing of medical expenses is  
13 not an insurance company, and neither its guidelines nor its  
14 plan of operation is an insurance policy. Membership is not  
15 offered through an insurance company, and the organization is  
16 not subject to the regulatory requirements or consumer  
17 protections of the Florida Insurance Code. Whether anyone  
18 chooses to assist you with your medical bills will be totally  
19 voluntary because no other participant is compelled by law to  
20 contribute toward your medical bills. As such, participation in  
21 the organization or a subscription to any of its documents  
22 should never be considered to be insurance. Regardless of  
23 whether you receive any payments for medical expenses or whether  
24 this organization continues to operate, you are always  
25 personally responsible for the payment of your own medical  
26 bills.”

27  
28 ===== D I R E C T O R Y C L A U S E A M E N D M E N T =====

29 And the directory clause is amended as follows:

30 Delete lines 10 - 11

31 and insert:

32 Section 1. Subsections (1) and (3) of section 624.1265,  
33 Florida Statutes, are amended to read:

34  
35 ===== T I T L E A M E N D M E N T =====

36 And the title is amended as follows:

37 Delete line 6

38 and insert:

39 Code; requiring certain agents to provide a specified  
40 written disclosure on certain applications and



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41

guideline materials; providing an effective date.