

HOUSE BILL NO. HB0045

Health care sharing ministry.

Sponsored by: Representative(s) Barlow, Eklund and Wilson
and Senator(s) Peterson

A BILL

for

1 AN ACT relating to the insurance code; excluding health
2 care sharing ministries from the provisions of the
3 insurance code; providing a definition; and providing for
4 an effective date.

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6 *Be It Enacted by the Legislature of the State of Wyoming:*

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8 **Section 1.** W.S. 26-1-104(a) by creating a new
9 paragraph (v) is amended to read:

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11 **26-1-104. Applicability of provisions.**

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13 (a) This code does not apply to:

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1 (v) Health care sharing ministries. As used in
2 this section, "health care sharing ministry" means a
3 faith-based nonprofit organization that is tax exempt under
4 the Internal Revenue Code and which:

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6 (A) Coordinates financial sharing for
7 medical expenses among willing participants in accordance
8 with criteria established by the health care sharing
9 ministry;

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11 (B) Has annual audits performed by an
12 independent certified public accountant that are available
13 upon request; and

14
15 (C) Includes a written disclaimer on or
16 accompanying all applications and guideline materials
17 distributed by or on behalf of the organization that reads
18 in substance: "Notice: The organization facilitating the
19 sharing of medical expenses is not an insurance company,
20 and neither its guidelines nor plan of operation is an
21 insurance policy. Any assistance with your medical bills
22 is completely voluntary. No other participant is compelled
23 by law or otherwise to contribute toward your medical

1 bills. Participation in the organization or a subscription
2 to any of its documents shall not be considered to be
3 health insurance. You are personally responsible for
4 payment of your medical bills regardless of any financial
5 sharing you may receive from the organization for medical
6 expenses. You are also responsible for payment of your
7 medical bills if the organization ceases to exist or ceases
8 to facilitate the sharing of medical expenses."

9
10 **Section 2.** This act is effective July 1, 2015.

11

12 (END)