

The Senate Insurance and Labor Committee offered the following substitute to HB 248:

A BILL TO BE ENTITLED  
AN ACT

1 To amend Chapter 1 of Title 33 of the Official Code of Georgia Annotated, relating to  
2 insurance generally, so as to provide that a health care sharing ministry which enters into a  
3 health care cost sharing arrangement with its participants shall not be considered an  
4 insurance company, health maintenance organization, or health benefit plan of any class,  
5 kind, or character and shall not be subject to any laws related to such; to provide that certain  
6 subscription agreements for prepaid air ambulance service shall not constitute a contract of  
7 insurance; to provide for definitions; to provide for related matters; to repeal conflicting  
8 laws; and for other purposes.

9 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

**SECTION 1.**

10 Chapter 1 of Title 33 of the Official Code of Georgia Annotated, relating to insurance  
11 generally, is amended by adding new Code sections to read as follows:

12 "33-1-19.

13 (a) As used in this Code section, the term 'health care sharing ministry' means a  
14 faith-based, nonprofit organization that is tax exempt under the Internal Revenue Code  
15 which:

16 (1) Limits its participants to those who are of a similar faith;

17 (2) Acts as a facilitator among participants who have financial or medical needs and  
18 matches those participants with other participants with the present ability to assist those  
19 with financial or medical needs in accordance with criteria established by the health care  
20 sharing ministry;

21 (3) Provides for the financial or medical needs of a participant through contributions  
22 from one participant to another;

23 (4) Provides amounts that participants may contribute with no assumption of risk or  
24 promise to pay among the participants and no assumption of risk or promise to pay by the  
25 health care sharing ministry to the participants;  
26

27 (5) Provides a written monthly statement to all participants that lists the total dollar  
 28 amount of qualified needs submitted to the health care sharing ministry, as well as the  
 29 amount actually published or assigned to participants for their contribution; and

30 (6) Provides a written disclaimer on or accompanying all applications and guideline  
 31 materials distributed by or on behalf of the organization that reads, in substance: 'Notice:  
 32 The organization facilitating the sharing of medical expenses is not an insurance  
 33 company, and neither its guidelines nor plan of operation is an insurance policy. Whether  
 34 anyone chooses to assist you with your medical bills will be totally voluntary because no  
 35 other participant will be compelled by law to contribute toward your medical bills. As  
 36 such, participation in the organization or a subscription to any of its documents should  
 37 never be considered to be insurance. Regardless of whether you receive any payment for  
 38 medical expenses or whether this organization continues to operate, you are always  
 39 personally responsible for the payment of your own medical bills.'

40 (b) A health care sharing ministry which has entered into a health care cost sharing  
 41 arrangement with its participants shall not be considered an insurance company, health  
 42 maintenance organization, or health benefit plan of any class, kind, or character and shall  
 43 not be subject to any laws respecting insurance companies, health maintenance  
 44 organizations, or health benefit plans of any class, kind, or character in this state or subject  
 45 to regulation under such laws, including, but not limited to, the provisions of this title, and  
 46 shall not be subject to the jurisdiction of the Commissioner of Insurance.

47 33-1-20.

48 (a) As used in this Code section, the term:

49 (1) 'Air ambulance' means any rotary-wing aircraft used or intended to be used for hire  
 50 for transportation of sick or injured persons who may need medical attention during  
 51 transport.

52 (2) 'Air ambulance service' means the for-hire providing of emergency care and  
 53 transportation by means of an air ambulance for an injured or sick person to or from a  
 54 place where medical or hospital care is furnished.

55 (3) 'Membership fees' means amounts collected by a membership provider as  
 56 consideration for a membership subscription.

57 (4) 'Membership provider' means an entity that is licensed to provide air ambulance  
 58 services pursuant to Chapter 11 of Title 31.

59 (5) 'Membership subscription' means an agreement where a membership provider's  
 60 charges to a subscription member for air ambulance services are discounted or are  
 61 prepaid, but only for charges that are not otherwise covered by a third party.

62 (6) 'Subscription member' means an individual who is the beneficiary of a membership  
63 subscription.

64 (b)(1) The solicitation of membership subscriptions, the acceptance of applications for  
65 membership subscriptions, the charging of membership fees, and the furnishing of  
66 prepaid or discounted air ambulance service to subscription members by a membership  
67 provider shall not constitute the writing of insurance.

68 (2) A membership subscription shall not constitute a contract of insurance."

69 **SECTION 2.**

70 All laws and parts of laws in conflict with this Act are repealed.