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H.B. 99
136th General Assembly

Bill Analysis

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Version: As Introduced

Primary Sponsor: Rep. Peterson

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SUMMARY

- Exempts nonprofit agricultural membership organizations that provide health care benefits to members from oversight by the Department of Insurance and state insurance regulations.
- Allows such organizations to reinsure the risks associated with the health care coverage that they provide.

DETAILED ANALYSIS

Nonprofit agricultural membership organizations

The bill exempts nonprofit agricultural membership organizations from Ohio insurance laws. In the context of the bill, nonprofit agricultural membership organizations are entities that meet all of the following:

- Incorporated in Ohio on or before December 31, 1919;
- Exist for the purpose of promoting the interests of farmers;
- Provide healthcare coverage exclusively to members of the organization and the members' families pursuant to contracts between the members and the organization or its affiliates.

The bill specifies that such organizations are exempt from Ohio insurance laws and from oversight by the Superintendent of Insurance. Health care coverage provided by such organizations is declared not to be insurance and not to be a health benefit contract. However, the bill allows a nonprofit agricultural membership organization to enter into a separate contract

whereby the organization's health care obligations to members are assumed or reinsured by an insurer licensed in Ohio.¹

The bill's definition of nonprofit agricultural membership organization appears to include the Ohio Farm Bureau, which was established in 1919. The Farm Bureau offers members health insurance options and medical reimbursement plans.²

HISTORY

Action	Date
Introduced	02-12-25

ANHB0099IN-136

¹ R.C. 3901.36.

² [What is Ohio Farm Bureau](http://www.ohiofarmbureau.org), which is available by clicking "About Us" on the Ohio Farm Bureau's website: [ofbf.org](http://www.ohiofarmbureau.org).