

CHAPTER 2025-54

Committee Substitute for Committee Substitute for Senate Bill No. 480

An act relating to nonprofit agricultural organization medical benefit plans; creating s. 624.4032, F.S.; providing legislative purpose; defining the term “nonprofit agricultural organization”; authorizing nonprofit agricultural organizations to provide medical benefit plans; specifying that such plans are not insurance for purposes of the Florida Insurance Code; requiring a specified disclaimer; providing requirements for the disclaimer; prohibiting the nonprofit agricultural organization from marketing or selling a medical benefit plan through specified agents; requiring the nonprofit agricultural organization to conduct an annual financial audit and make such audit publicly available; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 624.4032, Florida Statutes, is created to read:

624.4032 Nonprofit agricultural organization medical benefit plans.—

(1) The purpose of this section is to authorize nonprofit agricultural organizations to offer medical benefit plans to their members.

(2) For purposes of this section, the term “nonprofit agricultural organization” means an organization that meets all of the following criteria:

(a) Is domiciled in this state.

(b) Is exempt from federal income tax under s. 501(c)(3) of the Internal Revenue Code.

(c) Was created primarily to promote programs for the development of rural communities and the economic stability and sustainability of farmers in this state.

(d) Exists to serve its members beyond only offering medical expense plans.

(e) Collects annual dues from its members.

(f) Was in existence before 1945.

(g) Is composed of members who, collectively, are residents of the majority of counties in this state.

(3) A nonprofit agricultural organization:

(a) May offer medical benefit plans to its members. Such plans are not insurance for purposes of the Florida Insurance Code.

(b) Shall provide a written disclaimer on or accompanying all applications and marketing materials for a medical benefit plan, regardless of whether such applications and marketing materials are distributed by or on behalf of the nonprofit agricultural organization. The disclaimer must be in contrasting color and at least 12-point type. The disclaimer must be in substantially the following form:

Notice: This medical benefit plan is not a health insurance policy or health maintenance organization contract and is not subject to the regulatory requirements and consumer protections that apply to health insurance policies or health maintenance organization contracts under the Florida Insurance Code. The nonprofit agricultural organization offering this medical benefit plan is not an authorized insurer or authorized health maintenance organization in Florida and the nonprofit agricultural organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

(c) May not market or sell medical benefit plans through agents licensed by the department.

(d) Must conduct an annual financial audit that is performed by an independent certified public accountant in accordance with generally accepted auditing standards and make it publicly available either by providing a copy upon request or posting it on the nonprofit agricultural organization's website.

Section 2. This act shall take effect July 1, 2025.

Approved by the Governor May 21, 2025.

Filed in Office Secretary of State May 21, 2025.