



# House of Representatives *State of Utah*

UTAH STATE CAPITOL COMPLEX • 350 STATE CAPITOL  
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February 22, 2024

Mr. Speaker,

The Business and Labor Committee reports a favorable recommendation on **2nd Sub. S.B. 31**, INSURANCE AMENDMENTS, by Senator C. S. Bramble, with the following amendments:

1. *Page 1, Lines 13 through 16:*

- 13       ▶    exempts a health care sharing ministry from regulation under the Insurance  
Code,  
14 provided the health care sharing ministry makes certain disclosures to participants  
15    {~~and the commissioner~~} ;  
16       ▶    requires that the commissioner evaluate annually the state's health insurance  
market

2. *Page 5, Lines 133 through 135:*

- 133 of an insured person; and  
134 (iv) is not a health care sharing ministry that provides that a participant make a  
contribution to pay another participant's qualified expenses with no assumption of  
risk or promise to pay .  
135 (d) other business specified in rules adopted by the commissioner on a finding that:

3. *Page 6, Lines 166 through 176:*

- 166 (l) a health care sharing ministry, if the health care sharing ministry:  
167 (i) provides to each participant upon enrollment and annually thereafter a written  
168 statement of nationwide {~~and Utah-specific~~} data from the preceding calendar  
year that lists the  
169 total dollar amount of {~~:-~~} contributions provided to participants toward  
qualified expenses; and

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170           ~~{ (A) expenses submitted for sharing;~~  
171     ~~— (B) expenses qualified for sharing;~~  
172     ~~— (C) qualified expenses published or assigned to participants for sharing;~~  
173     ~~— (D) contributions provided to participants toward qualified expenses; and~~  
174     ~~— (E) denied expenses; and }~~ -  
175           (ii) includes a written disclaimer, titled "Notice", on or with each application and all  
  
176     guideline materials that states:

4. *Page 7, Lines 185 through 192:*

185     regardless of whether the participant receives payment for the expenses through the health  
186     care  
186     sharing ministry or whether this health care sharing ministry continues to operate {  
186     and } ~~—~~  
187           ~~{ (iii) submits to the commissioner no later than April 1 of each year;~~  
188     ~~— (A) the information in Subsection (1)(i);~~  
189     ~~— (B) nationwide and Utah-specific enrollment data from the prior calendar~~  
189     ~~year; and~~  
190     ~~— (C) the health care sharing ministry's contact information for consumers,~~  
190     ~~providers, and~~  
191     ~~the commissioner. }~~  
192           (4) A transaction described in Subsection (3)(e) is subject to taxation under Section

5. *Page 27, Lines 823 through 827:*

823     be used to pay for the qualified expenses;  
824           ~~{ (d) provides that a participant make a contribution to pay another~~  
824     ~~participant's qualified~~  
825     ~~expenses with no assumption of risk or promise to pay;~~  
826     ~~— (e) }~~ (d) requires an individual to make one or more minimum payments or  
826     contributions as  
827     a condition of one or more of the following:

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6. Page 27, Lines 829 through 831:

829            (ii) remaining a participant; or  
830            (iii) receiving a contribution to pay qualified expenses; and  
831            ~~{(f)}~~    (e)    in carrying out the functions described in this Subsection (86),  
                 makes no

Respectfully,

A. Cory Maloy  
Chair

Voting: 14-0-2

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