

2nd Sub. S.B. 0031 INSURANCE AMENDMENTS

Senator **Todd D. Weiler** proposes 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
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 care
186 sharing ministry or whether this health care sharing ministry continues to operate ~~{; and}~~ .
187 ~~{(iii) submits to the commissioner no later than April 1 of each year:~~
188 ~~——(A) the information in Subsection (f)(i);~~
189 ~~——(B) nationwide and Utah-specific enrollment data from the prior calendar year; and~~
190 ~~——(C) the health care sharing ministry's contact information for consumers, 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 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 contributions as
827 a condition of one or more of the following:

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