

FIRST REGULAR SESSION  
HOUSE COMMITTEE SUBSTITUTE FOR  
**HOUSE BILL NO. 464**  
**102ND GENERAL ASSEMBLY**

1259H.03C

DANA RADEMAN MILLER, Chief Clerk

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**AN ACT**

To amend chapter 376, RSMo, by adding thereto one new section relating to health care benefits provided by certain organizations.

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*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be  
2 known as section 376.1850, to read as follows:

**376.1850. 1. As used in this section, the following terms shall mean:**

2 **(1) "Contract for health care benefits", any contract, certificate, or agreement**  
3 **entered into, offered, or issued to provide, deliver, arrange for, pay for, or reimburse any**  
4 **of the costs of health care services;**

5 **(2) "Farm bureau", a nonprofit agricultural membership organization first**  
6 **incorporated in this state at least one hundred years ago, or an affiliate designated by**  
7 **the nonprofit agricultural membership organization;**

8 **(3) "Health care service", the same meaning as is ascribed to such term in**  
9 **section 376.1350;**

10 **(4) "Member of a farm bureau", a natural person who pays periodic dues or**  
11 **fees, other than payments for a contract for health care benefits, for membership in a**  
12 **farm bureau, and the natural person's spouse or dependent children under twenty-six**  
13 **years of age.**

14 **2. Contracts for health care benefits provided by a farm bureau to a natural**  
15 **person in accordance with this section shall not be considered insurance under the laws**  
16 **of this state. Contracts for health care benefits provided in accordance with this section**  
17 **shall be offered only to members of a farm bureau.**

EXPLANATION — Matter enclosed in bold-faced brackets ~~thus~~ in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

18 **3. Notwithstanding any provision of law to the contrary, a farm bureau**  
19 **providing a contract for health care benefits under this section shall use the services of**  
20 **an entity permitted to provide administration services under sections 376.1075 to**  
21 **376.1095, and shall agree in the contract with such entity to processes for benefit**  
22 **determinations and claims payment procedures comparable to those required by law for**  
23 **health carriers and health benefit plans, including, but not limited to, those required**  
24 **under sections 376.383, 376.690, and 376.1367.**

25 **4. The risk under contracts provided in accordance with this section may be**  
26 **reinsured in accordance with section 375.246.**

27 **5. Contracts for health care benefits under this section shall include the**  
28 **following written disclaimer on the contract and on all related applications and renewal**  
29 **forms:**

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**NOTICE**

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**This contract is not health insurance and is not subject to laws and regulations**  
**relating to insurance. This contract is not covered by the Missouri Insurance**  
**Guaranty Association.**

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