

HB 366 -- HEALTH CARE BENEFITS

SPONSOR: Pollitt

This bill specifies that contracts for health care benefits, provided by a qualified membership organization, as such terms are defined in the bill, to its members will not be considered insurance under the laws of this state. A qualified membership organization providing a contract for health care benefits as specified in the bill must use the services of an entity permitted to provide health plan administration services, and agree in the contract with the administrator to be subject to processes for benefit determinations and claims payment procedures comparable to those required by law for health carriers and health benefit plans.

Financial risk under the contracts may be reinsured as provided by law, and the contracts and related applications and renewal forms must contain a notice stating that they are not insurance and are not covered by the Missouri Insurance Guaranty Association, as specified in the bill.

This bill is the same as HB 2082 (2024) and similar to HCS HB 464 (2023).