



Ohio Revised Code

Section 3901.96 Nonprofit agricultural membership organization not to be considered insurance.

Effective: September 30, 2025

Legislation: Senate Bill 100 - 136th General Assembly

(A) As used in this section:

(1) "Nonprofit agricultural membership organization" means an organization or an affiliate of an organization that meets both of the following:

(a) The organization was incorporated in this state on or before December 31, 1919, for the purpose of promoting the interests of farmers in this state.

(b) The organization provides healthcare benefit coverage exclusively to members of the organization and the members' families pursuant to contracts between the members and the organization or its affiliate.

(2) "Material marketing" means the official written materials and verbal communications provided to, or directed at, prospective members and members' families for advertising or marketing purposes.

(B) Healthcare benefit coverage provided by a nonprofit agricultural membership organization that meets all of the following is not subject to Title XXXIX or Chapter 1739., 1751., or 1753. of the Revised Code and shall not be considered insurance under any law of this state:

(1) The healthcare benefit coverage is provided by a nonprofit agricultural membership organization to the organization's members;

(2) The application for healthcare benefit coverage and any contract provided to a member is in writing;

(3) The application for healthcare benefit coverage and any contract provided to a member prominently states both of the following:



- (a) The healthcare benefit coverage is not insurance;
 - (b) The healthcare benefit coverage is not subject to the laws and rules of this state governing insurance.
 - (C) A nonprofit agricultural membership organization shall not represent that healthcare benefit coverage provided by the organization is insurance in any material marketing.
 - (D) The risks arising out of healthcare benefit coverage provided by a nonprofit agricultural membership organization may be assumed or reinsured by a company authorized to conduct the business of insurance in this state.
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