

As Introduced

136th General Assembly

Regular Session

2025-2026

S. B. No. 100

Senator Manchester

Cosponsors: Senators Brenner, Koehler, Schaffer, Lang, Weinstein, Ingram,  
Reynolds, Cutrona, Manning

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A BILL

To enact section 3901.96 of the Revised Code to  
exclude nonprofit agricultural membership  
organizations from insurance regulations.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

**Section 1.** That section 3901.96 of the Revised Code be  
enacted to read as follows:

**Sec. 3901.96.** (A) As used in this section, a "nonprofit  
agricultural membership organization" means an organization or  
an affiliate of an organization that meets both of the  
following:

(1) 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.

(2) 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.

(B) A nonprofit agricultural membership organization is 17  
not subject to Title XXXIX or Chapter 1751. of the Revised Code 18  
or the jurisdiction of the superintendent of insurance. 19  
Healthcare benefit coverage provided by a nonprofit agricultural 20  
membership organization to the organization's members is not 21  
insurance and is not a health benefit contract under any law of 22  
this state. 23

(C) The risks arising out of healthcare benefit coverage 24  
provided by a nonprofit agricultural membership organization may 25  
be assumed or reinsured by a company authorized to conduct the 26  
business of insurance in this state. 27