

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 1  
exclude nonprofit agricultural membership 2  
organizations from insurance regulations. 3

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

**Section 1.** That section 3901.96 of the Revised Code be 4  
enacted to read as follows: 5

**Sec. 3901.96.** (A) As used in this section, a "nonprofit 6  
agricultural membership organization" means an organization or 7  
an affiliate of an organization that meets both of the 8  
following: 9

(1) The organization was incorporated in this state on or 10  
before December 31, 1919, for the purpose of promoting the 11  
interests of farmers in this state. 12

(2) The organization provides healthcare benefit coverage 13  
exclusively to members of the organization and the members' 14  
families pursuant to contracts between the members and the 15  
organization or its affiliate. 16

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| <u>(B) A nonprofit agricultural membership organization is</u>          | 17 |
| <u>not subject to Title XXXIX or Chapter 1751. of the Revised Code</u>  | 18 |
| <u>or the jurisdiction of the superintendent of insurance.</u>          | 19 |
| <u>Healthcare benefit coverage provided by a nonprofit agricultural</u> | 20 |
| <u>membership organization to the organization's members is not</u>     | 21 |
| <u>insurance and is not a health benefit contract under any law of</u>  | 22 |
| <u>this state.</u>  | 23 |
| <br>  |    |
| <u>(C) The risks arising out of healthcare benefit coverage</u>         | 24 |
| <u>provided by a nonprofit agricultural membership organization may</u> | 25 |
| <u>be assumed or reinsured by a company authorized to conduct the</u>   | 26 |
| <u>business of insurance in this state.</u>                             | 27 |