

**As Reported by the Senate Financial Institutions, Insurance and  
Technology Committee**

**136th General Assembly**

**Regular Session  
2025-2026**

**Am. S. B. No. 100**

**Senator Manchester**

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

---

**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:

(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 17  
materials and verbal communications provided to, or directed at, 18  
prospective members and members' families for advertising or 19  
marketing purposes. 20

(B) Healthcare benefit coverage provided by a nonprofit 21  
agricultural membership organization that meets all of the 22  
following is not subject to Title XXXIX or Chapter 1739., 1751., 23  
or 1753. of the Revised Code and shall not be considered 24  
insurance under any law of this state: 25

(1) The healthcare benefit coverage is provided by a 26  
nonprofit agricultural membership organization to the 27  
organization's members; 28

(2) The application for healthcare benefit coverage and 29  
any contract provided to a member is in writing; 30

(3) The application for healthcare benefit coverage and 31  
any contract provided to a member prominently states both of the 32  
following: 33

(a) The healthcare benefit coverage is not insurance; 34

(b) The healthcare benefit coverage is not subject to the 35  
laws and rules of this state governing insurance. 36

(C) A nonprofit agricultural membership organization shall 37  
not represent that healthcare benefit coverage provided by the 38  
organization is insurance in any material marketing. 39

(D) The risks arising out of healthcare benefit coverage 40  
provided by a nonprofit agricultural membership organization may 41  
be assumed or reinsured by a company authorized to conduct the 42  
business of insurance in this state. 43