

**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