IC 27-1-2.1
Chapter 2.1. Health Care Sharing Ministries

IC 27-1-2.1-1
"Health care sharing ministry"
Sec. 1. (a) As used in this chapter, "health care sharing ministry" means a nonprofit organization that:

(1) is comprised only of participants who share similar and sincerely held religious beliefs;
(2) is tax exempt under Section 501(c)(3) of the Internal Revenue Code;
(3) acts as a facilitator among participants who have financial or medical needs that are qualified in accordance with the organization's criteria, matching those participants with other participants who have the present ability to assist with financial or medical needs;
(4) provides for the financial or medical needs of a participant through contributions from one (1) participant to another participant;
(5) provides information about amounts that participants, with no assumption of risk or promise to pay, may contribute for distribution:
   (A) among the participants; or
   (B) by the organization to participants;
(6) provides a written monthly statement to all participants that specifies:
   (A) the total dollar amount of qualified needs submitted to the organization; and
   (B) the amount actually published or assigned to participants for their contribution; and
(7) includes the following statement, in writing, on or accompanying all applications and guideline materials:
   "Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills."

(b) The term does not include a fraternal benefit society described in IC 27-11-1-1.
As added by P.L.13-2012, SEC.1.

IC 27-1-2.1-2
Health care sharing ministry not engaged in the business of
insurance

Sec. 2. A health care sharing ministry is not considered to be engaged in the business of insurance under this title or any other provision of Indiana law.

As added by P.L.13-2012, SEC.1.