

One Hundred Eighth Legislature - Second Session - 2024

Introducer's Statement of Intent

LB1313

Chairperson: Senator Steve Halloran

Committee: Agriculture

Date of Hearing: February 13, 2024

The following constitutes the reasons for this bill and the purposes which are sought to be accomplished thereby:

LB1313 allows non-profit agricultural membership organizations, or an affiliate, to offer a non-insurance, high-quality, and affordable health benefit plan to its members. The health benefits are provided under a self-funded arrangement administered by a third-party administrator. Non-profit agricultural membership organizations would have to certify with the Department of Insurance that the organization meets the requirements needed to be a sponsoring entity.

Because the health benefit plan is defined as “not insurance,” LB1313 allows the creation of individual non-ACA-compliant member health care benefit coverage that would be fully underwritten and individually rated. This allows agricultural organizations to offer coverage to their members for a significantly lower cost. Agricultural organizations, through a third-party administrator, would be able to offer coverage that would include office visits, hospitalization, preventive care, emergency room services, maternity care, prescription drug benefits, mental health, and substance abuse.

Principal Introducer: _____

Senator Robert Dover