

**Sixty-ninth Legislative Assembly of North Dakota  
In Regular Session Commencing Tuesday, January 7, 2025**

SENATE BILL NO. 2348  
(Senators Weston, Cleary, Paulson)  
(Representatives K. Anderson, S. Olson, Fisher)

AN ACT to create and enact a new section to chapter 15-10 and a new chapter to title 50 of the North Dakota Century Code, relating to the acceptance of health care sharing ministries by an institution of higher education and health care sharing ministries' exemptions from insurance laws and regulations.

**BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

**SECTION 1.** A new section to chapter 15-10 of the North Dakota Century Code is created and enacted as follows:

**Institutions of higher education - Acceptance of health care sharing ministries as health care coverage.**

1. A student's active participation in a health care sharing ministry, as defined under section 2 of this Act, satisfies any requirement that a student enrolled in an institution of higher education maintain health care coverage, except as provided in subsection 2.
2. Notwithstanding subsection 1, this section does not apply to an international student who is required to maintain health insurance coverage in compliance with federal visa regulations, including students holding J, F, or M visas. Institutions of higher education shall require these students to obtain a health insurance policy that meets the minimum standards provided by the United States department of state and a state board of higher education policy governing health insurance requirements for international students.

**SECTION 2.** A new chapter to title 50 of the North Dakota Century Code is created and enacted as follows:

**Definitions.**

As used in this chapter, "health care sharing ministry" means a nonprofit organization that:

1. Is recognized as tax exempt under section 501(c)(3) of the United States Internal Revenue Code [26 U.S.C. 501(c)(3)];
2. Limits its participants to members who share a common set of ethical or religious beliefs;
3. Acts as a facilitator among participants who have financial or medical needs to assist participants with financial or medical needs according to criteria established by the health care sharing ministry;
4. With no assumption of risk or promise to pay, provides for the financial or medical needs of a participant through contributions from other participants, which were contributed by participants with no assumption of risk or promise to pay;
5. Provides to participants each month the total dollar amount of qualified needs shared during the previous month according to criteria established by the health care sharing ministry;
6. Annually conducts an audit performed by an independent certified public accounting firm according to generally accepted accounting principles and publishes the audit on the health care sharing ministry's website or provides a copy upon request; and

7. Provides a written disclaimer on or accompanying all applications and guideline materials distributed by or on behalf of the organization which explains:
  - a. The organization facilitating the sharing of medical expenses is not an insurance company and its guidelines and plan of operation are not an insurance policy;
  - b. Whether anyone chooses to assist the participant with medical bills is voluntary;
  - c. Participation in the organization or a subscription to its documents is not insurance; and
  - d. Regardless of whether the participant receives payments or the organization continues to operate, the participant is responsible for the payment of the participant's medical bills.

**Health care sharing ministry.**

A health care sharing ministry may not be considered to be engaging in the business of insurance and is exempt from regulations applicable to insurance entities.

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President of the Senate

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Speaker of the House

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Secretary of the Senate

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Chief Clerk of the House

This certifies that the within bill originated in the Senate of the Sixty-ninth Legislative Assembly of North Dakota and is known on the records of that body as Senate Bill No. 2348.

Senate Vote:    Yeas 44            Nays 1            Absent 2

House Vote:    Yeas 72            Nays 19           Absent 3

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Secretary of the Senate

Received by the Governor at \_\_\_\_\_ M. on \_\_\_\_\_, 2025.

Approved at \_\_\_\_\_ M. on \_\_\_\_\_, 2025.

\_\_\_\_\_  
Governor

Filed in this office this \_\_\_\_\_ day of \_\_\_\_\_, 2025,

at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

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Secretary of State