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(Original Signature of Member)

118TH CONGRESS
2D SESSION

H. R. _____

To amend the Internal Revenue Code of 1986 to treat membership in a health care sharing ministry as a medical expense, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mr. KELLY of Pennsylvania introduced the following bill; which was referred to the Committee on _____

A BILL

To amend the Internal Revenue Code of 1986 to treat membership in a health care sharing ministry as a medical expense, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. TREATMENT OF HEALTH CARE SHARING MIN-**
4 **ISTRIES AS A MEDICAL EXPENSE AND NOT AS**
5 **INSURANCE.**

6 (a) TREATMENT AS A MEDICAL EXPENSE.—Section
7 213(d)(1) of the Internal Revenue Code of 1986 is amend-
8 ed by striking “or” at the end of subparagraph (C), by

1 striking the period at the end of subparagraph (D) and
2 inserting “, or” , and by adding at the end the following
3 new subparagraph:

4 “(E) for membership in a health care shar-
5 ing ministry (as defined in section
6 5000A(d)(2)(B)(ii) without regard to subclause
7 (IV) thereof), including—

8 “(i) the sharing of medical expenses
9 with respect to such ministry, and

10 “(ii) the payment of administrative
11 fees of such ministry.”.

12 (b) HEALTH CARE SHARING MINISTRY NOT TREAT-
13 ED AS A HEALTH PLAN OR INSURANCE.—

14 (1) IN GENERAL.—Chapter 79 of such Code is
15 amended by inserting after section 7702B the fol-
16 lowing new section:

17 **“SEC. 7702C. TREATMENT OF HEALTH CARE SHARING MIN-**
18 **ISTRIES.**

19 “For purposes of this title, a health care sharing min-
20 istry (as defined in section 5000A(d)(2)(B)(ii) without re-
21 gard to subclause (IV) thereof) shall not be treated as a
22 health plan or as insurance.”.

23 (2) CLERICAL AMENDMENT.—The table of sec-
24 tions for chapter 79 of such Code is amended by in-

1 serting after the item relating to section 7702B the
2 following new item:

“Sec. 7702C. Treatment of health care sharing ministries.”.

3 (c) **EFFECTIVE DATE.**—The amendments made by
4 this section shall apply to taxable years beginning after
5 December 31, 2024.