



# Supported Model Act Language

## Section 7. Anti-Fraud Protections

**Each health care sharing ministry registered in [state], even though not an insurance company, shall be subject to, and comply fully with, the same anti-fraud provisions and requirements that otherwise apply to insurance companies in [state].**

Matthew J. Smith

**Each member of a registered health care sharing ministry shall covenant not to engage in or assist others in commission of fraudulent practices, including but not limited to the processes of enrollment, seeking medical treatment and reimbursement for medical care.**



Coalition Against  
Insurance Fraud

# DOI Website



**“Cost sharing groups, ministries or similar types of non-traditional healthcare programs may not be regulated as insurance products. Be cautious when considering such programs as if problems later arise, our Department may not be able to assist you with claim payments or other issues.”**