

The Language Exempting Members of Health Care Sharing Ministries
From the Individual Responsibility Requirement
Of the Patient Protection and Affordable Care Act

Public Law 111–148
111th Congress

An Act
Entitled The Patient Protection and Affordable Care Act.

TITLE I—QUALITY, AFFORDABLE HEALTH CARE FOR ALL AMERICANS

Subtitle F—Shared Responsibility for Health Care

PART I—INDIVIDUAL RESPONSIBILITY

SEC. 1501. REQUIREMENT TO MAINTAIN MINIMUM ESSENTIAL COVERAGE.

(b) IN GENERAL.—**Subtitle D of the Internal Revenue Code** of 1986 is amended by adding at the end the following new chapter:

“**CHAPTER 48—MAINTENANCE OF MINIMUM ESSENTIAL COVERAGE**

“Sec. 5000A. Requirement to maintain minimum essential coverage.

“**SEC. 5000A. REQUIREMENT TO MAINTAIN MINIMUM ESSENTIAL COVERAGE.**

“**(d) APPLICABLE INDIVIDUAL.**—For purposes of this section—

““(1) **IN GENERAL.**—The term ‘applicable individual’ means, with respect to any month, an individual other than an individual described in paragraph (2), (3), or (4).

““(2) **RELIGIOUS EXEMPTIONS.**—

““(A) **RELIGIOUS CONSCIENCE EXEMPTION.**—Such term shall not include any individual for any month if such individual has in effect an exemption under section 1311(d)(4)(H) of the Patient Protection and Affordable Care Act which certifies that such individual is a member of a recognized religious sect or division thereof described in section 1402(g)(1) and an adherent of established tenets or teachings of such sect or division as described in such section.

““(B) **HEALTH CARE SHARING MINISTRY.**—

““(i) **IN GENERAL.**—Such term shall not include any individual for any month if such individual is a member of a health care sharing ministry for the month.

““(ii) **HEALTH CARE SHARING MINISTRY.**—The term ‘health care sharing ministry’ means an organization—

““(I) which is described in section 501(c)(3) and is exempt from taxation under section 501(a),

““(II) members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed,

“(III) members of which retain membership even after they develop a medical condition,

“(IV) which (or a predecessor of which) has been in existence at all times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and

“(V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.

Found at <http://www.gpo.gov/fdsys/pkg/PLAW-111publ148/pdf/PLAW-111publ148.pdf>