



Farm Bureau Health Plans

What are Farm Bureau Health Plans?

Farm bureau health plans are health coverage arrangements offered to members of a state's farm bureau. Although they generally offer health coverage benefits after the plan's purchaser pays a premium, they are not insurance. Thus, certain federal and state laws do not apply to farm bureau health plans.

Currently, 14 states explicitly authorize farm bureau health plans and each state's requirements for the plans' coverage and reserves vary. Although Connecticut has a [farm bureau](#), Connecticut law does not explicitly authorize farm bureau health plans.

How do Farm Bureau Health Plans Relate to Federal Affordable Care Act Requirements?

The federal [Affordable Care Act](#) (ACA) imposed various conditions on health insurance plans sold on the individual market. These include, among other things:

1. [guaranteed issue](#), such that plans must generally accept every applicant who applies for health coverage;
2. coverage of the [10 essential health benefits](#);
3. prohibiting lifetime or [annual dollar benefit limits](#);
4. [required coverage](#) of preexisting conditions; and
5. a ban on imposing [waiting periods](#) longer than 90 days for benefits to treat pre-existing conditions.

Because farm bureau health plans are not insurance, they are generally not subject to these requirements. In some cases, certain states have requirements for health bureau health plans that may mimic certain features of

What are Farm Bureaus?

Farm bureaus are nonprofit, membership-based agriculture advocacy groups. The national American Farm Bureau Federation has offices in all 50 states. Members pay dues to their farm bureau, which provides services including lobbying policymakers at the federal and state levels on agricultural issues, education and research, and youth development programs. Farm bureaus also often offer insurance policies to members apart from health plans. These vary by state, but may include coverage for farm equipment, life insurance, and car insurance.

ACA-compliant plans. For example, Missouri requires that farm bureau health plans cover hospitalization and ambulatory patient services ([Mo. Rev. Stat. § 376.1850](#)). Alabama requires the plans to cover mental health and substance abuse disorder services and prescription drugs, among other things ([Ala. Code § 2-33-2](#)).

However, certain farm bureau health plans do not meet the ACA’s requirements, such as [Tennessee’s](#), which has at least a six-month waiting period for treating pre-existing conditions. While [Texas expressly prohibits](#) farm bureau health plans from imposing more than a six-month waiting period for pre-existing conditions, the state does not explicitly prohibit them from imposing lifetime or annual dollar benefit limits on enrollees.

Which States Explicitly Authorize Farm Bureau Health Plans?

Generally, these states permit non-profit agricultural membership organizations (farm bureaus) to offer health plans to their members as long as they meet certain criteria.

Many states specify the type of organizations that can offer health plans, including specifying a year prior to which the organization must have been founded, or that the organization must have membership including residents from most of the state’s counties. Many states require that coverage for certain benefits be included in health plans (see above).

Some states also require annual certification of adequate plan reserves, either by a licensed, independent actuary or by the state’s insurance department to ensure solvency.

Many states also require inclusion of disclaimers in plan documents, which generally include that the plan is not insurance, the plan is not provided by an insurance company, and that the plan is not subject to the laws governing insurance.

Certain states also require that plans designate an ombudsman or other complaint resolution process.

State	Statute	Year Enacted
Alabama	Ala. Code § 2-33-1 et seq.	2025
Arkansas	Ark. Code Ann. §§ 23-60-104 & 23-76-103	2023
Florida	Fla. Stat. § 624.4032	2025
Indiana	Ind. Code § 27-1-2.2-1 et seq.	2020
Iowa	Iowa Code § 505.20	2018
Kansas	Kan. Stat. Ann. § 40-2222	2019
Mississippi	Miss. Code Ann. § 83-1-111	2024
Missouri	Mo. Rev. Stat. § 376.1850	2025
Nebraska	Neb. Rev. Stat. § 44-7,119	2024
North Dakota	N.D. Cent. Code § 26.1-02-05.2	2023
Ohio	Ohio Rev. Code Ann. § 3901.96	2025
South Dakota	S.D. Codified Laws § 58-1-3.4	2021
Tennessee	Tenn. Code Ann. § 56-2-121	1993
Texas	Tex. Ins Code Ann. § 1682.001 et seq.	2021

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[Private Health Coverage: Information on Farm Bureau Health Plans, Health Care Sharing Ministries, and Fixed Indemnity Plans](#), Government Accountability Office

[Applicability of Federal Requirements to Selected Health Coverage Arrangements](#), Congressional Research Service