



BILL/VERSION:	SB 2158 / INTRODUCED	ANALYST: TB
AUTHORS:	Sen. Deever	DATE: 1/24/2026
TAX(ES):	Individual Income Tax	
SUBJECT(S):	Deduction/Exclusion	
EFFECTIVE DATE:	November 1, 2026	Emergency <input type="checkbox"/>

ESTIMATED REVENUE IMPACT:

FY27: \$0

FY28: Deduction: Decrease of approximately \$477,000 in income tax collections

Exclusion: Unknown decrease in income tax collections

ANALYSIS: SB 2158 would enact the Health Care Sharing Ministry Tax Parity Act by creating Section 2358.111 of Title 68 of the Oklahoma Statutes. The measure allows a qualified individual, defined as an Oklahoma resident who has been an active member of a qualifying Health Care Sharing Ministry (HCSM) for at least one month during the applicable tax year, to deduct from Oklahoma adjusted gross income the total amount of qualified health care sharing expenses paid during the taxable year.

For tax years beginning on or after January 1, 2027, the bill permits a deduction for amounts paid by a qualified individual for HCSM membership for the individual, spouse, or dependents. Qualified health care sharing expenses are defined to include both amounts paid toward the sharing of medical expenses and administrative fees charged by the HCSM. The bill prohibits a deduction for any expenses for which a deduction has already been claimed and authorizes the Oklahoma Tax Commission to require documentation necessary to calculate and verify the deduction.

<u>1/26/26</u>	<u>Huan Gong</u>
DATE	DR. HUAN GONG, CHIEF TAX ECONOMIST
<u>1/30/26</u>	<u>Marie Schuble</u>
DATE	MARIE SCHUBLE, DIVISION DIRECTOR
<u>1/30/26</u>	<u>Joseph P. Gappa</u>
DATE	JOSEPH P. GAPPA, FOR THE COMMISSION

The revenue impact provided herein is an estimate of the potential impact on the collection or apportionment of tax revenues affected by the proposed legislation. It is not intended to be an estimate of the overall fiscal impact on the state budget if the proposed legislation is enacted. This estimate reflects current available data as of the date of issuance and is subject to revision if additional information becomes known.



Available information from the Alliance of Health Care Sharing Ministries indicates that approximately 11,000 Oklahoma residents participated in a HCSM in 2024, with reported average annual required sharing contributions of approximately \$1,500 to \$1,600 per member. Based on these figures, and applying assumed participation assumptions consistent with prior estimates, the deduction is estimated to reduce annual income tax collections by approximately \$477,000 when fully realized. Although the deduction applies to tax years beginning on or after January 1, 2027, the revenue impact is not expected to be realized until FY 2028, when tax year 2027 returns are filed.

In addition to the deduction, SB 2158 excludes from Oklahoma taxable income any qualified health care share received by a taxpayer for which no deduction from adjusted gross income or Oklahoma adjusted gross income is taken. The fiscal impact of the exclusion cannot be reliably estimated due to limited data regarding the amount, frequency, and tax reporting treatment of health care share receipts. As a result, the revenue impact associated with the exclusion remains unknown.