

1 STATE OF OKLAHOMA

2 2nd Session of the 60th Legislature (2026)

3 SENATE BILL 2158

By: Deever

6 AS INTRODUCED

7 An Act relating to income tax; creating the Health
8 Care Sharing Ministry Tax Parity Act; providing short
9 title; defining terms; providing income tax
10 deduction; requiring submission of certain
11 information; making certain income nontaxable;
12 providing for expiration of the provisions of act;
13 providing for noncodification; providing for
14 codification; and providing an effective date.

15 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

16 SECTION 1. NEW LAW A new section of law not to be
17 codified in the Oklahoma Statutes reads as follows:

18 This act shall be known and may be cited as the "Health Care
19 Sharing Ministry Tax Parity Act".

20 SECTION 2. NEW LAW A new section of law to be codified
21 in the Oklahoma Statutes as Section 2358.111 of Title 68, unless
22 there is created a duplication in numbering, reads as follows:

23 A. As used in this section:

24 1. "Health care sharing ministry" (HCSM) means a not-for-profit
organization that is tax-exempt under Section 501(c) (3) of the
Internal Revenue Code of 1986, as amended, and:
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- a. limits its members to those who share a common set of ethical or religious beliefs,
- b. acts as a facilitator among members who have financial or medical needs to assist those with financial or medical needs in accordance with criteria established by the health care sharing ministry,
- c. provides for the financial or medical needs of a member through contributions from other members,
- d. provides amounts that members may contribute with no assumption of risk or promise to pay among the members and no assumption of risk or promise to pay by the health care sharing ministry to the members,
- e. provides to the members a written statement at least quarterly with the total dollar amount of qualified medical needs actually shared in the previous reporting period in accordance with criteria established by the health care sharing ministry,
- f. 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 by providing a copy upon request, or by posting on the website of the organization, and

- g. provides a written disclaimer on or accompanying all applications and guideline materials distributed by or on behalf of the organization that reads, in substance: "Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other member will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.";

2. "Qualified health care sharing expenses" means amounts paid

by a qualified individual for membership in a health care sharing ministry for the individual, or the spouse or dependent of the individual, including the following:

a. the sharing of medical expenses with respect to the ministry, and

b. the payment of administrative fees of the ministry;

1 3. "Qualified health care share received" means an amount a
2 taxpayer receives as a member of a health care sharing ministry to
3 assist with medical expenses; and

4 4. "Qualified individual" means any resident of this state who
5 has been an active member of a health care sharing ministry for at
6 least one (1) month during the applicable tax year.

7 B. For tax year 2027 and subsequent tax years, the total amount
8 of qualified health care sharing expenses paid by a qualified
9 individual during the tax year may be deducted from Oklahoma
10 adjusted gross income. Provided, any expenses for which a deduction
11 has already been claimed shall not be allowed pursuant to this
12 section. The qualified individual shall submit any information
13 required by the Oklahoma Tax Commission to calculate the amount of
14 the deduction authorized by this subsection.

15 C. For tax year 2027 and subsequent tax years, any qualified
16 health care share received by a taxpayer for which no deduction from
17 adjusted gross income or Oklahoma adjusted gross income is taken
18 shall be exempt from taxable income.

19 D. The provisions of this act shall cease to have the force and
20 effect of law upon the date this state ceases to collect individual
21 income tax.

22 SECTION 3. This act shall become effective November 1, 2026.
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