



Farm Bureau Health Plans

One of the challenges farmers and ranchers face as small business owners is the rising costs. However, one expense that cannot— and should not— be cut in order to reduce costs is quality, affordable healthcare for their families.

The Florida Farm Bureau Federation, as a farmer-led membership organization, is uniquely positioned to address this challenge. Our health plans will offer affordable healthcare options for our members. Too often, group health insurance is either too expensive or unavailable for farmers and ranchers. Meanwhile, the Health Insurance Marketplace fails to provide a viable option for self-employed individuals who fall beyond the ACA “subsidy cliff.”

By partnering with other State Farm Bureaus, the Florida Farm Bureau Federation can offer a health plan option to our members. These plans are self-insured and member-governed. States like Tennessee, Texas, and Arkansas have already enacted legislation allowing their State Farm Bureaus to provide this valuable member benefit.

We have the opportunity to expand healthcare coverage to more rural areas and ensure our hardworking farm families have the peace of mind they deserve when it comes to healthcare. These plans do not compete with traditional providers or the ACA; rather, they are designed for a specific segment of the market and focus on providing coverage to underserved communities. Additionally, these health plans benefit rural hospitals and clinics by converting uncompensated care into covered care, thus supporting the long-term viability of these essential healthcare facilities and the economic health of our rural communities.

We ask for your support of HB 497 by Representative Grow and SB 480 by Senator DiCeglie. This legislation will enable the Florida Farm Bureau Federation to offer enhanced health coverage options to our members as an added benefit.

Expanding access to quality healthcare benefits not only Florida’s farmers, ranchers, and their families, but also strengthens our rural communities and helps ensure a more resilient Florida.