

## SB245 INTRODUCED



1 SB245  
2 L5CMUWA-1  
3 By Senators Roberts, Shelnuttt, Orr, Allen  
4 RFD: Healthcare  
5 First Read: 03-Feb-26



SYNOPSIS:

Under existing law, income tax deductions are allowed for health insurance premiums and health savings accounts.

This bill would allow Health Care Sharing Ministries to take advantage of the same tax benefits allowed for health insurance premiums and health savings accounts.

A BILL  
TO BE ENTITLED  
AN ACT

Relating to income taxes; to establish the Health Care Sharing Ministries Tax Parity Act; to allow qualified individuals to claim an income tax deduction for certain qualified health care sharing expenses.

BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

Section 1. This act shall be known and may be cited as the Health Care Sharing Ministries Tax Parity Act.

Section 2. For the purposes of this act, the following terms have the following meanings:

(1) DEPARTMENT. The Alabama Department of Revenue.

(2) HEALTH CARE SHARING MINISTRY. As defined in Section



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22-6A-2, Code of Alabama 1975.

### (3) QUALIFIED HEALTH CARE SHARING EXPENSES.

Contributions made by a qualified individual to a health care sharing ministry.

### (4) QUALIFIED INDIVIDUAL. A member of a health care sharing ministry.

Section 3. (a) For tax years beginning on or after January 1, 2027, a qualified individual is entitled to a deduction from the qualified individual's adjusted gross income for the taxable year. The amount of the deduction shall be equal to the total amount of qualified health care sharing expenses paid by the qualified individual during the taxable year.

(b) To receive the deduction allowed by this section, a qualified individual must claim the deduction on the qualified individual's annual state tax return or returns in the manner prescribed by the Alabama Department of Revenue. The qualified individual shall submit to the department any information the department determines is necessary to calculate the amount of the deduction allowed by this section.

(c) Any qualified health care share contribution received by a taxpayer for medical expenses for which no deduction against taxable income has been taken shall not be considered taxable income.

Section 4. The department shall adopt rules to implement and administer this act.

Section 5. This act shall become effective on October 1, 2026.