

Amendment to SB 407-FN

1 Amend the bill by replacing all after the enacting clause with the following:

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3 1 Accident and Health Insurance; Individual Policies; Reimbursement for Ambulance Service
4 Providers. Amend RSA 415:6-q to read as follows:

5 415:6-q Reimbursement for Ambulance Service Providers.

6 **I.** Each insurer that issues or renews any individual policy, plan, or contract of accident or
7 health insurance that constitutes health coverage under RSA 420-G:2, IX, and that provides benefits
8 for medically necessary ambulance services shall reimburse the ambulance service provider directly
9 ~~[or by a check payable to the insured and the ambulance service provider subject to the terms and~~
10 ~~conditions of the policy, plan, or contract].~~ ***An insurer shall provide reimbursement for***
11 ***ambulance services at rates negotiated between the insurer and the provider of such***
12 ***services. In the absence of agreed upon rates, an insurer shall pay for such services at the***
13 ***rates set by the local government or contracted entity subject to a public process prior to***
14 ***adoption or readoption. All current rates set by local government and the entities shall***
15 ***remain in place unless a change is proposed. This section shall apply to unscheduled***
16 ***emergency calls and emergency interfacility transfers. This section shall not apply to***
17 ***policies that do not include coverage for ambulance services.***

18 **II.** Nothing in this section shall preclude an insurer from negotiating with and subsequently
19 entering into a contract with a non-participating ambulance provider that establishes rates of
20 reimbursement for emergency medical services.

21 2 Accident and Health Insurance; Group Policies; Reimbursement for Ambulance Service
22 Providers. Amend RSA 415:18-v to read as follows:

23 415:18-v Reimbursement for Ambulance Service Providers.

24 **I.** Each insurer that issues or renews any policy of group or blanket accident or health
25 insurance that constitutes health coverage under RSA 420-G:2, IX, and that provides benefits for
26 medically necessary ambulance services shall reimburse the ambulance service provider directly ~~[or~~
27 ~~by a check payable to the insured and the ambulance service provider subject to the terms and~~
28 ~~conditions of the policy, plan, or contract].~~ ***An insurer shall provide reimbursement for***
29 ***ambulance services at rates negotiated between the insurer and the provider of such***
30 ***services. In the absence of agreed upon rates, an insurer shall pay for such services at the***
31 ***rates set by the local government or contracted entity subject to a public process prior to***
32 ***adoption or readoption. All current rates set by local government and the entities shall***

1 *remain in place unless a change is proposed. This section shall apply to unscheduled*
2 *emergency calls and emergency interfacility transfers. This section shall not apply to*
3 *policies that do not include coverage for ambulance services.*

4 *II.* Nothing in this section shall preclude an insurer from negotiating with and subsequently
5 entering into a contract with a non-participating ambulance provider that establishes rates of
6 reimbursement for emergency medical services.

7 3 Effective Date. This act shall take effect 60 days after its passage.

Amendment to SB 407-FN
- Page 3 -

2024-0999s

AMENDED ANALYSIS

This bill regulates insurance reimbursement for ambulance services.