

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, or at the rate of 325 percent of the published rate for ambulance**
15 **services established under the Medicare law for the same ambulance service provided in**
16 **the same geographic area, or according to the participating ambulance provider's billed**
17 **charges, whichever is the lesser amount. All current rates set by local government and the**
18 **entities shall remain in place unless a change is proposed. This section shall apply to**
19 **unscheduled emergency calls and emergency interfacility transfers. This section shall not**
20 **apply to policies that do not include coverage for ambulance services.**

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

24 **III. In the event of a dispute between a health care provider and an insurance**
25 **carrier relative to this process, RSA 420-J:8-e shall apply.**

26 2 Accident and Health Insurance; Group Policies; Reimbursement for Ambulance Service
27 Providers. Amend RSA 415:18-v to read as follows:

28 415:18-v Reimbursement for Ambulance Service Providers.

29 **I.** Each insurer that issues or renews any policy of group or blanket accident or health
30 insurance that constitutes health coverage under RSA 420-G:2, IX, and that provides benefits for
31 medically necessary ambulance services shall reimburse the ambulance service provider directly ~~[or~~
32 ~~by a check payable to the insured and the ambulance service provider subject to the terms and~~

1 ~~conditions of the policy, plan, or contract].~~ *An insurer shall provide reimbursement for*
2 *ambulance services at rates negotiated between the insurer and the provider of such*
3 *services. In the absence of agreed upon rates, an insurer shall pay for such services at the*
4 *rates set by the local government or contracted entity subject to a public process prior to*
5 *adoption or readoption, or at the rate of 325 percent of the published rate for ambulance*
6 *services established under the Medicare law for the same ambulance service provided in*
7 *the same geographic area, or according to the participating ambulance provider's billed*
8 *charges, whichever is the lesser amount. All current rates set by local government and the*
9 *entities shall remain in place unless a change is proposed. This section shall apply to*
10 *unscheduled emergency calls and emergency interfacility transfers. This section shall not*
11 *apply to policies that do not include coverage for ambulance services.*

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

15 *III.* *In the event of a dispute between a health care provider and an insurance*
16 *carrier relative to this process, RSA 420-J:8-e shall apply.*

17 3 Effective Date. This act shall take effect 60 days after its passage.