

SENATE BILL 745

C3, E4, J1

0lr2704

By: **Senator Colburn**

Introduced and read first time: February 10, 2010

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Ambulance Service Providers – Direct Reimbursement**

3 FOR the purpose of requiring health insurers, nonprofit health service plans, and
4 health maintenance organizations to reimburse an ambulance service provider
5 directly for certain covered services; providing that an ambulance service
6 provider is entitled to direct reimbursement under certain circumstances;
7 providing for the application of this Act; defining a certain term; and generally
8 relating to reimbursement by insurers, nonprofit health service plans, and
9 health maintenance organizations for transportation by ambulance.

10 BY adding to

11 Article – Health – General
12 Section 19–706(cccc)
13 Annotated Code of Maryland
14 (2009 Replacement Volume)

15 BY adding to

16 Article – Insurance
17 Section 15–716
18 Annotated Code of Maryland
19 (2006 Replacement Volume and 2009 Supplement)

20 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
21 MARYLAND, That the Laws of Maryland read as follows:

22 **Article – Health – General**

23 19–706.

24 **(CCCC) THE PROVISIONS OF § 15–716 OF THE INSURANCE ARTICLE**
25 **APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



Article – Insurance**15-716.**

(A) IN THIS SECTION, “AMBULANCE” MEANS ANY CONVEYANCE DESIGNED AND CONSTRUCTED OR MODIFIED AND EQUIPPED TO BE USED, MAINTAINED, OR OPERATED TO TRANSPORT INDIVIDUALS WHO ARE SICK, INJURED, WOUNDED, OR OTHERWISE INCAPACITATED.

(B) THIS SECTION APPLIES TO EACH INDIVIDUAL OR GROUP HEALTH INSURANCE POLICY OR CONTRACT THAT IS ISSUED OR DELIVERED IN THE STATE BY AN INSURER, NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION.

(C) AN INSURER, NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION SHALL REIMBURSE AN AMBULANCE SERVICE PROVIDER DIRECTLY FOR COVERED SERVICES PROVIDED TO THE INSURED OR ANY OTHER INDIVIDUAL COVERED BY THE POLICY OR CONTRACT.

(D) AN AMBULANCE SERVICE PROVIDER IS ENTITLED TO DIRECT REIMBURSEMENT UNDER THIS SECTION WHETHER OR NOT:

(1) THE AMBULANCE THAT PROVIDED THE SERVICE IS OWNED, OPERATED, OR UNDER THE JURISDICTION OF A UNIT OF STATE GOVERNMENT, A POLITICAL SUBDIVISION OF THE STATE, OR A VOLUNTEER FIRE COMPANY OR VOLUNTEER RESCUE SQUAD;

(2) THE TRANSPORTATION BY AMBULANCE IS IN RESPONSE TO AN EMERGENCY MEDICAL CONDITION; OR

(3) THE AMBULANCE SERVICE PROVIDER IS AN IN-NETWORK OR OUT-OF-NETWORK PROVIDER.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after October 1, 2010.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2010.