

Department of Legislative Services
Maryland General Assembly
1999 Session

FISCAL NOTE

House Bill 1093 (Delegate McKee)

Economic Matters

Insurance - Exemption from Regulation - Volunteer Fire Companies, Rescue Squads, and Ambulance Companies

This bill exempts volunteer fire companies, rescue squads, and ambulance companies that provide emergency ambulance services to subscribers from regulation under the Insurance Article.

Fiscal Summary

State Effect: None. The bill clarifies current practice.

Local Effect: None.

Small Business Effect: None. This bill clarifies that volunteer fire companies, rescue squads, and ambulance companies are not insurers and not subject to the provisions of the Insurance Article. Under current practice, if the full cost of ambulance services are not covered by a health care insurer, some volunteer fire companies will cover the difference for individuals if they become subscribers. In these cases, it could be construed that the volunteer fire company is an insurer. This bill clarifies that they are not insurers.

Information Source(s): Maryland Insurance Administration, Department of Legislative Services

Fiscal Note History: First Reader - March 14, 1999

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Analysis by: Karen S. Benton

Direct Inquiries to:

John Rixey, Coordinating Analyst

(410) 946-5510

(301) 970-5510