

Consumer Protections - Recommendations from GAPB

1. Improve coverage for emergency medical services (including “no transport”)
2. No balance billing for:
 - a. Emergency transportation from the field/home to hospital
 - b. Emergency services from hospital to hospital (interfacility emergency transfers)
3. Consumer billing protections
 - a. Ambulance cannot bill until patient insurance information is obtained from hospital
 - b. Ambulance only allowed to ask for insurance if communication is labeled “This is not a bill”
 - c. Standard items on every ambulance bill:
 - i. insurance determination
 - ii. notice of BB protections & where to report illegal bills
 - iii. how to dispute billed charges or coverage denials
4. Maximum cost-sharing for the patient -The lesser of \$100 or 10% of the required payment to the ambulance
5. No Surprises Help Desk for ambulance billing questions.

Out-of-Network Ambulance Payment - Recommendations from GAPB

How to pay the out of network ambulance

1. Insurer required to make a minimum payment based on tiered structure
 - a. State law or All-Payer Model
 - b. If 'a' does not exist, use state/local ambulance rates if set through a public process
 - c. If 'a' and 'b' do not exist, a mutually agreed rate (single-use)
 - d. If none of the above, a percent of Medicare rates set by Congress
2. Insurers must pay in a timely manner
 - a. 30 days of clean claim
 - b. Payment directly to the ambulance
 - c. Late payment subject to fines/other enforcement
3. Independent Dispute Resolution as a fall-back was NOT included