



ARIZONA HOUSE OF REPRESENTATIVES

Fifty-sixth Legislature
Second Regular Session

House: HHS DP 10-0-0-0

HB 2093: emergency services; prudent layperson; definition

Sponsor: Representative Parker B, LD 10

Caucus & COW

Overview

Modifies the definition of *emergency services* as it applies to insurance coverage for emergency health care.

History

Coverage means the contractual obligation of a health care services plan to pay its enrollee or a contracted or noncontracted provider for medically necessary emergency services rendered by the provider to an enrollee, as specified in the governing agreement, contract or policy between the plan and the enrollee, subject to applicable copayments, coinsurance and deductibles.

Emergency services as it applies to insurance coverage for emergency health care are health care services provided to an enrollee in a licensed hospital emergency facility by a provider after the recent onset of a medical condition that manifests itself by symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in any of the following:

- 1) serious jeopardy to the patient's health;
- 2) serious impairment to bodily functions; or
- 3) serious dysfunction of any bodily organ or part ([A.R.S. § 20-2801](#)).

Provisions

1. Expands the *emergency services* definition as it applies to insurance coverage for emergency health care to include health care services that are provided to an enrollee by a licensed hospital emergency facility provider after the recent onset of a medical condition that manifests itself by symptoms of sufficient severity, including severe pain, such that a prudent layperson who possesses an average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in:
 - a) serious jeopardy to a patient's mental health; or
 - b) harm to the patient or others. (Sec. 1)
2. Makes technical and conforming changes. (Sec. 1)