

# HOUSE BILL No. 1378

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 5-10-8; IC 27-8-6; IC 27-13-7.

**Synopsis:** Coverage for mobile integrated healthcare services. Requires health plans, subject to applicable deductible and coinsurance for a state employee health plan, to provide reimbursement for emergency medical services that are performed or provided during a response initiated as part of a mobile integrated healthcare program currently established in Delaware, White, and Montgomery counties. Provides that the reimbursement for emergency medical services that are performed or provided as part of a mobile integrated healthcare program in Delaware, White, and Montgomery counties shall be in effect from July 1, 2024, through June 30, 2027. Requires the department of insurance (department) to compile a report detailing any cost changes based on claims data, as a result of the reimbursement for emergency medical services that are performed or provided as part of a mobile integrated healthcare program in Delaware, White, and Montgomery counties. Requires the department to compile the report not later than July 1, 2026.

**Effective:** July 1, 2024.

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## Baird, Barrett

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January 10, 2024, read first time and referred to Committee on Insurance.

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Second Regular Session of the 123rd General Assembly (2024)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2023 Regular Session of the General Assembly.

# HOUSE BILL No. 1378



A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

1 SECTION 1. IC 5-10-8-23, AS ADDED BY P.L.115-2020,  
2 SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
3 JULY 1, 2024]: Sec. 23. (a) As used in this section, "covered  
4 individual" means an individual who is entitled to coverage under a  
5 state employee health plan.  
6 (b) As used in this section, "emergency medical services provider  
7 organization" means a provider of emergency medical services that is  
8 certified by the Indiana emergency medical services commission as an  
9 advanced life support provider organization under rules adopted under  
10 IC 16-31-3.  
11 (c) As used in this section, "state employee health plan" means  
12 either of the following that provides coverage for emergency medical  
13 services:  
14 (1) A self-insurance program established under section 7(b) of  
15 this chapter to provide group health coverage.  
16 (2) A contract with a prepaid health care delivery plan that is  
17 entered into or renewed under section 7(c) of this chapter.



1 (d) A state employee health plan that provides coverage for  
 2 emergency medical services must at least provide reimbursement,  
 3 subject to applicable deductible and coinsurance, for a covered  
 4 individual for emergency medical services that are:

5 (1) rendered by an emergency medical services provider  
 6 organization;

7 (2) within the emergency medical services provider organization's  
 8 scope of practice;

9 (3) performed or provided as advanced life support services; and

10 (4) performed or provided during a response initiated through the  
 11 911 system **or as part of a mobile integrated healthcare**  
 12 **program described in IC 16-31-12 currently established in**  
 13 **Delaware, White, and Montgomery counties**, regardless of  
 14 whether the patient was transported.

15 (e) If multiple emergency medical services provider organizations  
 16 qualify and submit a claim for reimbursement under this section for an  
 17 encounter, the state employee health plan:

18 (1) may only reimburse, subject to applicable deductible and  
 19 coinsurance, under this section for one (1) claim per patient  
 20 encounter; and

21 (2) shall reimburse, subject to applicable deductible and  
 22 coinsurance, the claim submitted by the emergency medical  
 23 services provider organization that performed or provided the  
 24 majority of advanced life support services for the patient.

25 (f) The state personnel department may adopt rules under IC 4-22-2,  
 26 including emergency rules under IC 4-22-2-37.1, to implement this  
 27 section.

28 (g) This section does not restrict the state employee health plan from  
 29 providing coverage beyond the requirements in this section.

30 SECTION 2. IC 5-10-8-23.5 IS ADDED TO THE INDIANA CODE  
 31 AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY  
 32 1, 2024]: **Sec. 23.5. (a) The reimbursement for emergency medical**  
 33 **services that are performed or provided as part of a mobile**  
 34 **integrated healthcare program described in section 23(d)(4) of this**  
 35 **chapter shall be in effect from July 1, 2024, through June 30, 2027.**

36 **(b) The department of insurance shall compile:**

37 **(1) a report detailing any cost changes based on claims data,**  
 38 **as a result of the reimbursement for emergency medical**  
 39 **services that are performed or provided as part of a mobile**  
 40 **integrated healthcare program described in section 23(d)(4)**  
 41 **of this chapter; and**

42 **(2) the report described in subdivision (1) not later than July**



1           **1, 2026.**

2           SECTION 3. IC 27-8-6-8, AS AMENDED BY P.L.170-2022,  
3           SECTION 37, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
4           JULY 1, 2024]: Sec. 8. (a) As used in this section, "emergency medical  
5           services" has the meaning set forth in IC 16-18-2-110.

6           (b) As used in this section, "emergency medical services provider  
7           organization" means a provider of emergency medical services that is  
8           certified by the Indiana emergency medical services commission as an  
9           advanced life support provider organization under rules adopted under  
10          IC 16-31-3.

11          (c) As used in this section, "policy of accident and sickness  
12          insurance" has the meaning set forth in IC 27-8-5-1. However, for  
13          purposes of this section, the term does not include the following:

- 14           (1) Accident only, credit, dental, vision, Medicare supplement,  
15           long term care, or disability income insurance.  
16           (2) Coverage issued as a supplement to liability insurance.  
17           (3) Automobile medical payment insurance.  
18           (4) A specified disease policy.  
19           (5) A policy that provides a stipulated daily, weekly, or monthly  
20           payment to an insured without regard to the actual expense of the  
21           confinement.  
22           (6) A short term insurance plan (as defined in IC 27-8-5.9-3).

23          (d) A policy of accident and sickness insurance that provides  
24          coverage for emergency medical services must provide reimbursement  
25          for emergency medical services that are:

- 26           (1) rendered by an emergency medical services provider  
27           organization;  
28           (2) within the emergency medical services provider organization's  
29           scope of practice;  
30           (3) performed or provided as advanced life support services; and  
31           (4) performed or provided during a response initiated through the  
32           911 system **or as part of a mobile integrated healthcare**  
33           **program described in IC 16-31-12 currently established in**  
34           **Delaware, White, and Montgomery counties**, regardless of  
35           whether the patient is transported.

36          (e) Reimbursement for basic and advanced life support services  
37          through a policy to which this section applies must be provided on an  
38          equal basis regardless of whether the services involve transportation of  
39          the patient by ambulance.

40          (f) If multiple emergency medical services provider organizations  
41          qualify and submit a claim for reimbursement under this section for an  
42          encounter, the insurer:



1 (1) may reimburse under this section only for one (1) claim per  
2 patient encounter; and

3 (2) shall reimburse the claim submitted by the emergency medical  
4 services provider organization that performed or provided the  
5 majority of advanced life support services for the patient.

6 (g) The department may adopt rules under IC 4-22-2, including  
7 emergency rules under IC 4-22-2-37.1, to implement this section.

8 (h) This section does not require a policy of accident and sickness  
9 insurance to provide coverage for emergency medical services.

10 SECTION 4. IC 27-8-6-8.5 IS ADDED TO THE INDIANA CODE  
11 AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY  
12 1, 2024]: **Sec. 8.5. (a) The reimbursement for emergency medical  
13 services that are performed or provided as part of a mobile  
14 integrated healthcare program described in section 8(d)(4) of this  
15 chapter shall be in effect from July 1, 2024, through June 30, 2027.**

16 **(b) The department of insurance shall compile:**

17 **(1) a report detailing any cost changes based on claims data,  
18 as a result of the reimbursement for emergency medical  
19 services that are performed or provided as part of a mobile  
20 integrated healthcare program described in section 8(d)(4) of  
21 this chapter; and**

22 **(2) the report described in subdivision (1) not later than July  
23 1, 2026.**

24 SECTION 5. IC 27-13-7-27, AS AMENDED BY P.L.170-2022,  
25 SECTION 39, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
26 JULY 1, 2024]: **Sec. 27. (a) This section applies to each of the  
27 following:**

28 (1) An individual contract.

29 (2) A group contract.

30 (b) As used in this section, "emergency medical services" has the  
31 meaning set forth in IC 16-18-2-110.

32 (c) As used in this section, "emergency medical services provider  
33 organization" means a provider of emergency medical services that is  
34 certified by the Indiana emergency medical services commission as an  
35 advanced life support provider organization under rules adopted under  
36 IC 16-31-3.

37 (d) An individual contract and a group contract that provide  
38 coverage for emergency medical services must provide reimbursement  
39 for emergency medical services that are:

40 (1) rendered by an emergency medical services provider  
41 organization;

42 (2) within the emergency medical services provider organization's



1 scope of practice;

2 (3) performed or provided as advanced life support services; and

3 (4) performed or provided during a response initiated through the

4 911 system **or as part of a mobile integrated healthcare**

5 **program described in IC 16-31-12 currently established in**

6 **Delaware, White, and Montgomery counties**, regardless of

7 whether the patient is transported.

8 (e) Reimbursement for basic and advanced life support services

9 through a contract to which this section applies must be provided on an

10 equal basis regardless of whether the services involve transportation of

11 the patient by ambulance.

12 (f) If multiple emergency medical services provider organizations

13 qualify and submit a claim for reimbursement under this section, the

14 health maintenance organization:

15 (1) may reimburse under this section only for one (1) claim per  
16 patient encounter; and

17 (2) shall reimburse the claim submitted by the emergency medical

18 services provider organization that performed or provided the

19 majority of advanced life support services.

20 (g) The department may adopt rules under IC 4-22-2, including

21 emergency rules under IC 4-22-2-37.1, to implement this section.

22 (h) This section does not require an individual contract or a group

23 contract to provide coverage for emergency medical services.

24 SECTION 6. IC 27-13-7-27.5 IS ADDED TO THE INDIANA

25 CODE AS A NEW SECTION TO READ AS FOLLOWS

26 [EFFECTIVE JULY 1, 2024]: **Sec. 27.5. (a) The reimbursement for**

27 **emergency medical services that are performed or provided as**

28 **part of a mobile integrated healthcare program described in**

29 **section 27(d)(4) of this chapter shall be in effect from July 1, 2024,**

30 **through June 30, 2027.**

31 **(b) The department shall compile:**

32 **(1) a report detailing any cost changes based on claims data,**

33 **as a result of the reimbursement for emergency medical**

34 **services that are performed or provided as part of a mobile**

35 **integrated healthcare program described in section 27(d)(4)**

36 **of this chapter; and**

37 **(2) the report described in subdivision (1) not later than July**

38 **1, 2026.**

