HOUSE No. 01179

The Commonwealth of Massachusetts

PRESENTED BY:

James M. Cantwell

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act relative to payment for use of ambulance services..

PETITION OF:

NAME:	DISTRICT/ADDRESS:
James M. Cantwell	4th Plymouth
Michael D. Brady	9th Plymouth
Kevin Aguiar	7th Bristol
James Arciero	2nd Middlesex
Bruce J. Ayers	1st Norfolk
Jennifer E. Benson	37th Middlesex
Garrett J. Bradley	3rd Plymouth
William N. Brownsberger	24th Middlesex
Katherine M. Clark	Middlesex and Essex
Angelo D'Emilia	8th Plymouth
Geoff Diehl	7th Plymouth
Kimberly Ferguson	1st Worcester
John P. Fresolo	16th Worcester
Patricia A. Haddad	5th Bristol
Bradley H. Jones, Jr.	20th Middlesex
John D. Keenan	7th Essex
Thomas P. Kennedy	Second Plymouth and Bristol

Kevin Kuros	8th Worcester
David Paul Linsky	5th Middlesex
Paul McMurtry	11th Norfolk
Richard T. Moore	Worcester and Norfolk
James M. Murphy	4th Norfolk
Kevin J. Murphy	18th Middlesex
Alice Hanlon Peisch	14th Norfolk
Angelo J. Puppolo, Jr.	12th Hampden
Kathi-Anne Reinstein	16th Suffolk
John W. Scibak	2nd Hampshire
James E. Timilty	Bristol and Norfolk
Daniel Winslow	9th Norfolk

HOUSE No. 01179

By Mr. James M. Cantwell of Marshfield, petition (accompanied by bill, House, No. 01179) of Daniel Winslow and others relative to insurance reimbursements for emergency ambulance service. Joint Committee on Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand Eleven

An Act relative to payment for use of ambulance services..

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 31. Chapter 176D of the General Laws is hereby amended by inserting after section

2 3B the following section:-

3 Section 3C. (a) As used in this section, the following words shall, unless the context clearly

4 requires otherwise, have the following meanings:-

5 "Ambulance service provider", a person or entity licensed by the department of public health

6 under section 6 of chapter 111C to establish or maintain an ambulance service.

7 "Emergency ambulance services", emergency services that an ambulance service
8 provider is authorized to render under its ambulance service license when a condition or situation
9 in which an individual has a need for immediate medical attention, or where the potential for
10 such need is perceived by the individual, a bystander or an emergency medical services provider.

11 "Insurance policy" and "insurance contract", a contract of insurance, motor vehicle insurance,
12 indemnity, medical or hospital service, dental or optometric, suretyship or annuity issued,
13 proposed for issuance or intended for issuance by any insurer.

14 "Insured", an individual entitled to ambulance services benefits under an insurance policy or15 insurance contract.

"Insurer", a person as defined in section 1 of chapter 176D; any health maintenance organization 16 as defined in section 1 of chapter 176G; a non-profit hospital service corporation organized 17 18 under chapter 176A; any organization as defined in section 1 of chapter 176I that participates in a preferred provider arrangement also as defined in said section 1 of said chapter 176I; any 19 carrier offering a small group health insurance plan under chapter 176J; any company as defined 20 21 in section 1 chapter 175; any employee benefit trust; any self-insurance plan, and any company certified under section 34A of chapter 90 and authorized to issue a policy of motor vehicle 22 liability insurance under section 113A of chapter 175 that provides insurance for the expense of 23 24 medical coverage.

25 (b) Notwithstanding any general or special provision of law to the contrary, in any instance in which an ambulance service provider provides an emergency ambulance service to an insured 26 but is not an ambulance service provider under contract to the insurer maintaining or providing 27 the insured's insurance policy or insurance contract, the insurer maintaining or providing such 28 insurance policy or insurance contract shall pay the ambulance service provider directly and 29 30 promptly for the emergency ambulance service rendered to the insured. Such payment shall be made to the ambulance service provider notwithstanding that the insured's insurance policy or 31 insurance contract contains a prohibition against the insured assigning benefits thereunder so 32

long as the insured executes an assignment of benefits to the ambulance service provider and 33 such payment shall be made to the ambulance service provider in the event an insured is either 34 incapable or unable as a practical matter to execute an assignment of benefits under an insurance 35 policy or insurance contract pursuant to which an assignment of benefits is not prohibited, or in 36 connection with an insurance policy or insurance contract that contains a prohibition against any 37 such assignment of benefits. An ambulance service provider shall not be considered to have been 38 paid for an ambulance service rendered to an insured if the insurer makes payment for the 39 emergency ambulance service to the insured. An ambulance service provider shall have a right of 40 41 action against an insurer that fails to make a payment to it pursuant to this subsection.