
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 2618 Session of
2024

INTRODUCED BY CIRESI, HILL-EVANS, HOWARD, GUENST, KUZMA,
HADDOCK, SANCHEZ, DALEY, KENYATTA AND BRENNAN,
OCTOBER 7, 2024

REFERRED TO COMMITTEE ON INSURANCE, OCTOBER 7, 2024

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An
2 act relating to insurance; amending, revising, and
3 consolidating the law providing for the incorporation of
4 insurance companies, and the regulation, supervision, and
5 protection of home and foreign insurance companies, Lloyds
6 associations, reciprocal and inter-insurance exchanges, and
7 fire insurance rating bureaus, and the regulation and
8 supervision of insurance carried by such companies,
9 associations, and exchanges, including insurance carried by
10 the State Workmen's Insurance Fund; providing penalties; and
11 repealing existing laws," in casualty insurance, further
12 providing for billing.

13 The General Assembly of the Commonwealth of Pennsylvania
14 hereby enacts as follows:

15 Section 1. Section 635.7 of the act of May 17, 1921
16 (P.L.682, No.284), known as The Insurance Company Law of 1921,
17 is amended by adding a subsection to read:

18 Section 635.7. Billing.--* * *

19 (b.1) An insurer that sends a reimbursement payment directly
20 by mail to a covered person for medically necessary emergency
21 medical services provided by a nonnetwork EMS agency must
22 include a notice explaining the purpose of the payment. This

1 notice must:

2 (1) Clearly and conspicuously state the following:

3 (i) The services for which the payment is being made,
4 including the date of service and the name of the EMS agency
5 that provided emergency medical services.

6 (ii) The covered person is responsible for the bill for
7 emergency medical services provided by the EMS agency.

8 (iii) If the covered person has already paid the bill for
9 the emergency medical services provided by the EMS agency in
10 full, they can cash or deposit the reimbursement payment.

11 (iv) The covered person has the option to discuss or
12 negotiate the bill for emergency medical services with the EMS
13 agency prior to making or forwarding a payment. The covered
14 person shall not pay the EMS agency less than the amount they
15 received from the insurer for that service.

16 (v) Whether any payments, including the amounts, have been
17 made by the insurer to the EMS agency related to this service.

18 (vi) Any copayment, coinsurance or deductible that is the
19 responsibility of the covered person under the covered person's
20 health insurance policy.

21 (2) Disclose the information required under paragraph (1) in
22 type of a size no less than that of the surrounding text and in
23 no less than a font size of ten points.

24 (3) Be on its own page.

25 (4) Be printed on red colored paper.

26 (5) Include a heading, conspicuously placed at the top of
27 the notice, with the words "STOP" in at least 24-point, boldface
28 type and "Read this notice before depositing payment" in at
29 least 18-point, boldface type.

30 * * *

1 Section 2. This act shall take effect in 120 days.