

Bill as Introduced

HB 345-FN - AS INTRODUCED

2011 SESSION

11-0120

01/03

HOUSE BILL **345-FN**

AN ACT relative to insurance payments for ambulance providers.

SPONSORS: Rep. White, Graf 11

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill allows ambulance service providers to bill for and receive directly reimbursement for their services.

Explanation: Matter added to current law appears in **bold italics**.
 Matter removed from current law appears [~~in brackets and struck through.~~]
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Eleven

AN ACT relative to insurance payments for ambulance providers.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Medical Payments; Exception. Amend RSA 264:16, III to read as follows:

2 III. *Except as provided in paragraph III-a*, medical payments coverage shall not be
3 assignable to any health care provider.

4 ***III-a. Ambulance service providers may bill for and receive directly reimbursement***
5 ***for their services.***

6 2 Effective Date. This act shall take effect January 1, 2012.

LBAO
11-0120
01/18/11

HB 345-FN - FISCAL NOTE

AN ACT . . . relative to insurance payments for ambulance providers.

FISCAL IMPACT:

Due to time constraints, the Office of Legislative Budget Assistant is unable to provide a fiscal note for this bill at this time. When completed, the fiscal note will be forwarded to the House Clerk's Office.

HB 345 FISCAL NOTE

AN ACT relative to insurance payments for ambulance providers.

FISCAL IMPACT:

The Insurance Department states this bill may increase state general fund revenue and county and local expenditures by an indeterminable amount in FY 2012 and each year thereafter. There is no fiscal impact on state expenditures or county and local revenue.

METHODOLOGY:

The Insurance Department states this bill would require payments made by health insurance carriers for patient ambulance transport services be paid directly to ambulance companies instead of the patient. The Department states not paying the ambulance companies directly is an incentive to have ambulance companies contract with health insurance carriers to receive direct payment, usually at a reduced rate. Allowing the ambulance companies to be paid directly may result in fewer contracts with health insurance carriers and higher payments for ambulance services. The higher ambulance service costs will result in higher medical claims costs to health insurance carriers, higher health insurance premiums, and higher premium taxes paid to the state. The Department is not able to determine an exact fiscal impact. There is no impact on State expenditures as the state is self-insured. To the extent counties and locals have increased insurance premiums resulting from this bill, they will have increased expenditures.

Speakers

Hearing Minutes

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 345

BILL TITLE: relative to insurance payments for ambulance providers.

DATE: 3-3-11

LOB ROOM: 3-2 **Time Public Hearing Called to Order:** 1325

Time Adjourned: 1326

(please circle if present)

Committee Members: Reps. Hunt, Coffey, Belanger, Flanders, Quandt, Headd, Nevins, Palfrey, Sullivan, Bergevin, Manuse, Mauro, McGuinness, Rice, Taylor, Meader, Gidge and Schlachman.

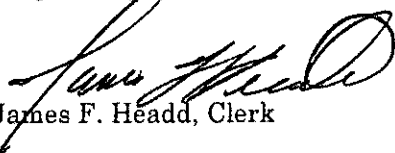
Bill Sponsors: Rep. White}

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Rep. Andrew White, sponsor - Introduced bill. Realizes there are several problems with the bill. Request retain bill rather than kill it.

Respectfully Submitted:


James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

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Bill Sponsors: Rep. White}

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

H1 Rep Andrew White - introduced Bill -
- sponsor - realize there are several
problems with the bill - Regulators
Retain bill rather than kill -
Adjourned -

Voting Sheets

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 345

BILL TITLE: relative to insurance payments for ambulance providers.

DATE: 3-9-11

LOB ROOM: 302

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. Flanders

Seconded by Rep. Coffey

Vote: 16-0 (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Consent or Regular (Circle One)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Jim Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 345

BILL TITLE: relative to insurance payments for ambulance providers.

DATE: 3-9-11

LOB ROOM: 302

Amendments:

Sponsor: Rep. OLS Document #:

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Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. *Headd Flander*

Seconded by Rep. *Coffey*

Vote: 16-0 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Consent or Regular (Circle One)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Jim Headd, Clerk

COMMERCE AND CONSUMER AFFAIRS

Bill #: HB 345 Title: ins. Payments for ambulance providers

PH Date: / /

Exec Session Date: 3, 9, 11

Motion: _____ Amendment #: _____

MEMBER	YEAS	NAYS
Hunt, John B, Chairman	✓	
Coffey, Jennifer R, V Chairman	✓	
Belanger, Ronald J		
Flanders, Donald H	✓	
Quandt, Matt J	✓	
Headd, James F	✓	
Nevins, Chris F	✓	
Palfrey, David J	✓	
Sullivan, James M	✓	
Bergevin, Jerry E	✓	
Manuse, Andrew J	✓	
Mauro, Donna C	✓	
McGuinness, Sean M	✓	
Rice, Frederick C	✓	
Taylor, Kathleen N	✓	
Meador, David R	✓	
Gidge, Kenneth N	✓	
Schlachman, Donna L	✓	
	16	0
TOTAL VOTE:		

Committee Report

CONSENT CALENDAR

March 16, 2011

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

**The Committee on COMMERCE AND CONSUMER
AFFAIRS to which was referred HB345-FN,**

**AN ACT relative to insurance payments for ambulance
providers. Having considered the same, report the
same with the following Resolution: RESOLVED, That it
is INEXPEDIENT TO LEGISLATE.**

Rep. Donald H Flanders

FOR THE COMMITTEE

COMMITTEE REPORT

Committee:	COMMERCE AND CONSUMER AFFAIRS
Bill Number:	HB345-FN
Title:	relative to insurance payments for ambulance providers.
Date:	March 10, 2011
Consent Calendar:	YES
Recommendation:	INEXPEDIENT TO LEGISLATE

STATEMENT OF INTENT

This bill would require automobile insurers to make direct payment to ambulance providers under the medical payments coverage of the automobile insurance policy. This is contrary to current insurance law which prohibits medical payments coverage from being assigned to any health care provider. The purpose of this coverage is to reimburse the policyholder for his medical expenses incurred as a result of an automobile accident and to allow the policyholder to pay his bills directly. Allowing ambulance providers to have an exception to this rule would be inequitable to other health care provider

Vote 16-0.

Rep. Donald H Flanders
FOR THE COMMITTEE

Original: House Clerk
Cc: Committee Bill File

CONSENT CALENDAR

COMMERCE AND CONSUMER AFFAIRS

HB345-FN, relative to insurance payments for ambulance providers. **INEXPEDIENT TO LEGISLATE.**

Rep. Donald H Flanders for COMMERCE AND CONSUMER AFFAIRS. This bill would require automobile insurers to make direct payment to ambulance providers under the medical payments coverage of the automobile insurance policy. This is contrary to current insurance law which prohibits medical payments coverage from being assigned to any health care provider. The purpose of this coverage is to reimburse the policyholder for his medical expenses incurred as a result of an automobile accident and to allow the policyholder to pay his bills directly. Allowing ambulance providers to have an exception to this rule would be inequitable to other health care provider **Vote 16-0.**

Original: House Clerk
Cc: Committee Bill File

HB 345
Rep. Donald Flanders
ITL
CC

This bill would require automobile insurers to make direct payment to ambulance providers under the medical payments coverage of the automobile insurance policy. This is contrary to current insurance law which prohibits medical payments coverage from being assigned to any health care provider. The purpose of this coverage is to reimburse the policyholder for his medical expenses incurred as a result of an automobile accident and to allow the policyholder to pay his bills directly. Allowing ambulance providers to have an exception to this rule would be inequitable to other health care providers.

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COMMITTEE REPORT

COMMITTEE: COMMERCE

BILL NUMBER: HB 345

TITLE: RELATIVE TO INSURANCE PAYMENTS FOR
AMBULANCE PROVIDERS

DATE: _____ CONSENT CALENDAR: YES NO

- OUGHT TO PASS
 OUGHT TO PASS W/ AMENDMENT
 INEXPEDIENT TO LEGISLATE
 INTERIM STUDY (Available only 2nd year of biennium)

Amendment No.

STATEMENT OF INTENT:

THIS BILL WOULD REQUIRE AUTOMOBILE INSURERS TO
MAKE DIRECT PAYMENT TO AMBULANCE PROVIDERS UNDER THE
MEDICAL PAYMENTS COVERAGE OF THE AUTOMOBILE INSURANCE
POLICY. THIS IS CONTRARY TO CURRENT INSURANCE LAW WHICH
PROHIBITS MEDICAL PAYMENTS COVERAGE FROM BEING ASSIGNED TO
ANY HEALTH CARE PROVIDER. THE PURPOSE OF THIS COVERAGE IS TO
REIMBURSE THE POLICYHOLDER FOR HIS MEDICAL EXPENSES INCURRED
AS A RESULT OF AN AUTOMOBILE ACCIDENT AND TO ALLOW THE
POLICYHOLDER TO PAY HIS BILLS DIRECTLY. ALLOWING AMBULANCE PROVIDERS
TO HAVE AN EXCEPTION TO THIS RULE WOULD BE UNEQUITABLE TO OTHER
HEALTH CARE PROVIDERS.

COMMITTEE VOTE: 16-0

RESPECTFULLY SUBMITTED,

- Copy to Committee Bill File
- Use Another Report for Minority Report

Rep. Dan Sanders

For the Committee