

By: Representatives Hobgood-Wilkes, Barton,
Arnold, Hines, Mickens, Carpenter

To: Insurance

HOUSE BILL NO. 1489

1 AN ACT TO BE KNOWN AS THE MISSISSIPPI TRIAGE, TREAT AND
 2 TRANSPORT TO ALTERNATIVE DESTINATION ACT; TO PROVIDE THAT POLICIES
 3 OF ACCIDENT AND SICKNESS INSURANCE SHALL PROVIDE COVERAGE FOR AN
 4 AMBULANCE SERVICE TO TREAT OR ASSESS AN ENROLLEE IN PLACE, OR
 5 TRIAGE OR TRIAGE AND TRANSPORT AN ENROLLEE TO AN ALTERATIVE
 6 DESTINATION, OR AN ENCOUNTER BETWEEN AN AMBULANCE SERVICE AND
 7 ENROLLEE THAT RESULTS WITHOUT TRANSPORT OF THE ENROLLEE UNDER THE
 8 POLICY; TO PROVIDE THAT THE COVERAGE REQUIRED UNDER THIS SECTION
 9 IS SUBJECT TO THE INITIATION OF AMBULANCE SERVICE TREATMENT AS A
 10 RESULT OF A 911 CALL THAT IS DOCUMENTED IN THE RECORDS OF THE
 11 AMBULANCE SERVICE AND SUBJECT TO DEDUCTIBLES OR COPAYMENT
 12 REQUIREMENTS OF THE POLICY, AND DOES NOT DIMINISH OR LIMIT
 13 BENEFITS OTHERWISE ALLOWABLE UNDER THE POLICY; TO PROVIDE THAT THE
 14 REIMBURSEMENT RATE FOR AN AMBULANCE SERVICE PROVIDER WHOSE
 15 OPERATORS ASSESS, TRIAGE, TREAT OR TRANSPORT AN ENROLLEE TO AN
 16 ALTERNATIVE DESTINATION SHALL BE NOT LESS THAN THE ADVANCED LIFE
 17 SUPPORT RATE WITH MILEAGE TO THE SCENE; AND FOR RELATED PURPOSES.

18 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

19 **SECTION 1.** (1) This section shall be known and may be cited
 20 as the "Mississippi Triage, Treat and Transport to Alternative
 21 Destination Act".

22 (2) Definitions. As used in this section, the following
 23 terms shall be defined as provided in this subsection:



24 (a) "911 call" means a communication made on behalf of
25 an enrollee indicating that the enrollee may need emergency
26 medical services;

27 (b) (i) "Alternative destination" means a lower-acuity
28 facility that provides medical services, including, without
29 limitation:

- 30 1. A federally qualified health center;
- 31 2. An urgent care center;
- 32 3. A physician's office or medical clinic, as
33 chosen by the patient; and
- 34 4. A behavioral or mental health care
35 facility, including, without limitation, a crisis stabilization
36 unit and a diversion center.

37 (ii) "Alternative destination" does not include a:

- 38 1. Critical access hospital;
- 39 2. Dialysis center;
- 40 3. Hospital;
- 41 4. Private residence; or
- 42 5. Skilled nursing facility;

43 (c) "Ambulance service provider" means a person or
44 entity that provides ambulance transportation and emergency
45 medical services to a patient for which a permit is required under
46 Section 41-59-9;

47 (d) "Enrollee" means an individual who is covered by
48 any policy of accident and sickness insurance; and



49 (e) "Policy of accident and sickness insurance" means
50 any such policy as defined by Section 83-9-1.

51 (3) Coverage for ambulance service to assess, triage and
52 transport enrollee to alternative destination or treat in place.
53 On and after July 1, 2024, any policy of accident and sickness
54 insurance shall provide coverage for:

55 (a) An ambulance service to:

56 (i) Treat or assess an enrollee in place; or

57 (ii) Triage or triage and transport an enrollee to
58 an alternative destination; or

59 (b) An encounter between an ambulance service and
60 enrollee that results without transport of the enrollee.

61 (4) The coverage required under this section:

62 (a) Is subject to the initiation of ambulance service
63 treatment as a result of a 911 call that is documented
64 in the records of the ambulance service;

65 (b) Is subject to deductibles or copayment requirements
66 of the policy of accident and sickness insurance;

67 (c) Does not diminish or limit benefits otherwise
68 allowable under a policy of accident and sickness insurance, even
69 if the billing claims for medical or behavioral health services
70 overlap in time that is billed by the ambulance service provider
71 that is also providing care; and

72 (d) Is subject to any provisions of the policy of
73 accident and sickness insurance that apply to other services



74 covered by the policy of accident and sickness insurance.

75 (5) The reimbursement rate for an ambulance service provider
76 whose operators assess, triage, treat or transport
77 an enrollee to an alternative destination shall be not less than
78 the advanced life support rate with mileage to the scene.

79 **SECTION 2.** This act shall take effect and be in force from
80 and after July 1, 2024.

