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

To: Insurance

## HOUSE BILL NO. 1629

AN ACT TO PROVIDE THAT THE MINIMUM ALLOWABLE REIMBURSEMENT RATE UNDER ANY POLICY OF ACCIDENT AND SICKNESS INSURANCE TO A PARTICIPATING AMBULANCE SERVICE PROVIDER OR AN OUT-OF-NETWORK AMBULANCE SERVICE PROVIDER SHALL BE THE GREATER OF THE RATES 5 CONTRACTED BETWEEN AN AMBULANCE SERVICE PROVIDER AND A COUNTY, 6 MUNICIPALITY OR SPECIAL PURPOSE DISTRICT OR AUTHORITY, OR 7 OTHERWISE APPROVED OR ESTABLISHED BY ORDINANCE OR REGULATION ENACTED BY ANY SUCH COUNTY, MUNICIPALITY OR SPECIAL PURPOSE 8 9 DISTRICT OR AUTHORITY, OR THREE HUNDRED TWENTY-FIVE PERCENT OF THE 10 REIMBURSEMENT ALLOWED BY MEDICARE FOR SERVICES ORIGINATING IN 11 RURAL AREAS; TO DEFINE THE TERM "AMBULANCE SERVICE PROVIDER" FOR 12 THE PURPOSES OF THIS ACT; TO PROVIDE THAT IF AN AMBULANCE SERVICE 13 PROVIDER'S BILLED CHARGES ARE LESS THAN THE MINIMUM ALLOWABLE REIMBURSEMENT RATE PROVIDED FOR IN THIS ACT, THEN SUCH MINIMUM 14 1.5 ALLOWABLE REIMBURSEMENT RATE SHALL BE THE PROVIDER'S BILLED 16 CHARGES; AND FOR RELATED PURPOSES. 17 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI: 18 **SECTION 1.** (1) (a) The minimum allowable reimbursement 19 rate under any policy of accident and sickness insurance as 20 defined by Section 83-9-1, Mississippi Code of 1972, to a 21 participating ambulance service provider or an out-of-network 22 ambulance service provider shall be the greater of: 23 (i) The rates contracted between an ambulance 24 service provider and a county, municipality or special purpose 25 district or authority, or otherwise approved or established by H. B. No. 1629 ~ OFFICIAL ~ G1/2

- 26 ordinance or regulation enacted by any such county, municipality
- 27 or special purpose district or authority; or
- 28 (ii) Three hundred twenty-five percent (325%) of
- 29 the reimbursement allowed by Medicare for services originating in
- 30 rural areas.
- For the purposes of this section, "ambulance service
- 32 provider" means a person or entity that provides ambulance
- 33 transportation and emergency medical services to a patient for
- 34 which a permit is required under Section 41-59-9, Mississippi Code
- 35 of 1972.
- 36 (b) If an ambulance service provider's billed charges
- 37 are less than the reimbursement rate provided in paragraph (a) of
- 38 this subsection (1), the minimum allowable reimbursement rate
- 39 under any policy of accident and sickness insurance to the
- 40 participating ambulance service provider or an out-of-network
- 41 ambulance service provider shall be the provider's billed charges.
- 42 (2) A payment made under this section shall be considered
- 43 payment in full for the covered services provided, except for any
- 44 copayment, coinsurance, deductible, and other cost-sharing feature
- 45 amounts required to be paid by the enrollee.
- 46 **SECTION 2.** Section 1 of this act shall be codified as a new
- 47 section in Chapter 9, Title 83, Mississippi Code of 1972.
- 48 **SECTION 3.** This act shall take effect and be in force from
- 49 and after July 1, 2024.