

REVENUE: No revenue impact

FISCAL: No fiscal impact

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<b>Action:</b>	Do Pass as Amended and Be Printed Engrossed
<b>Vote:</b>	9 - 0 - 0
<b>Yeas:</b>	Bonamici, Bruun, Cannon, Flores, Gelser, Kotek, Maurer, Richardson, Greenlick
<b>Nays:</b>	0
<b>Exc.:</b>	0
<b>Prepared By:</b>	Sandy Thiele-Cirka, Administrator
<b>Meeting Dates:</b>	4/16 (Access sub), 4/25 (Access sub), 4/30 (Full)

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**WHAT THE MEASURE DOES:** Defines proof of loss. Directs a provider, upon receipt of a notice and explanation of an overpayment, to promptly repay the insurer.

**ISSUES DISCUSSED:**

- Review of medical report completed by emergency medical technicians following transport of injured individuals
- Current insurance claims process for ambulance services
- Failure of eligible insured individuals to complete appropriate paperwork under their automobile personal injury protection
- Pre-hospital care report possible solution to current paperwork
- Options available to ambulance services when appropriate paperwork is not completed
- Difficulty arises when there is more than one insurance policy involved in a claim
- Proposed amendment

**EFFECT OF COMMITTEE AMENDMENT:** Replaces original bill.

**BACKGROUND:** Under current law, every motor vehicle liability insurance policy must include personal injury protection benefits for persons injured in the vehicle. Insurers are required to pay personal injury claims promptly after receiving proof of loss has been submitted to the insurer.

HB 3490-A adds the definition of proof of loss and instructs providers that if an overpayment by an insurer occurs, that the provider shall promptly repay the insurer.