

YES on HB 3243



Protect Patients

It's time for Oregon to join 17 other states and ban balance billing for ground Emergency Medical Services.

Balance billing happens when insurers do not reimburse healthcare providers adequately, and patients are left to pay the "balance".

THIS IS NOT FAIR.

Patients should never hesitate to access emergency care for fear of a large bill.

HB 3243 is a patient protection bill that is based off national recommendations and the successes in 17 other states, including Washington and California.

EMS providers agree that patients should not be put in the middle of disputes between providers and insurers. Insurers should do their part and pay a reasonable reimbursement rate.

- HB 3243 bans balance billing for ground EMS for commercially insured patients, and allows ERISA plans to opt in to these patient protections
- HB 3243 caps out of pocket maximums for ground ambulance services at \$100, and requires that payments count towards in-network deductibles.

- HB 3243 takes the patient out of the middle and sets a reimbursement rate that insurers are required to pay for services provided.
 - **Reimbursement rates are set to:**
 - **Established Local Rate:** Counties and other forms of local government frequently set the price that EMS providers in their area are allowed to charge. This is called the Established Local Rate. This rate is set through a public process, and will be posted in a public and transparent database.
- OR —
- **400% of Medicare:** if an Established Local Rate does not exist, the backup reimbursement rate will be 400% of Medicare.



Contact: Sabrina Riggs, Oregon State Ambulance Association—sabrina@daltadvocacy.com

Balance Billing History:

2017-2018

2017-2018: Oregon was an early adopter to patient protection legislation banning balance billing in emergency situations, but this legislation purposefully did not include ground or air ambulance services.

2021

2021: Congress passes the No Surprises Act, which also bans balance billing for air EMS. Recognizing that ground EMS is unlike any other healthcare sector, Congress creates the Ground Ambulance & Patient Billing Advisory Committee (GAPBAC) at CMS. This committee is comprised of stakeholders like EMS providers, fire chiefs, fire labor, US-PIRG, and insurers, and is tasked with creating recommendations for how to protect patients from balance billing for ground EMS

2023-2024

2023-2024: GAPBAC meets and develops recommendations. During this time, 17 states—including California and Washington—pass laws similar to HB 3243, based on the GAPBAC recommendation.

**AUGUST
2024**

August 2024: GAPBAC releases its final report and recommendations. HB 3243 mirrors these recommendations.

**DECEMBER
2024**

December 2024: HB 3243 is introduced in Oregon, mirroring the GAPBAC recommendations.

