



February 24, 2025

TO: House Committee on Behavioral Health & Health Care

RE: HB 3243 - Relating to billing for ground ambulance services – NEUTRAL

Chair and members of the Committee.

I am Adam Zarrin, the Director of State Government Affairs for the Leukemia & Lymphoma Society. The Leukemia & Lymphoma Society® (LLS) is a global leader in the fight against cancer. The LLS mission: Cure leukemia, lymphoma, Hodgkin's disease, and myeloma, and improve the quality of life of patients and their families. LLS funds lifesaving blood cancer research around the world, provides free information and support services, and is the voice for all blood cancer patients seeking access to quality, affordable, coordinated care.

We are neutral on House Bill 3243, relating to billing for ground ambulance services, until amended.

High out-of-pocket costs are impacting patients across the country and in Oregon. High costs force 4 in 10 cancer patients to not start treatment at all.

Even though Congress passed the No Surprises Act (NSA) to protect people from unexpected medical bills, Oregonians can still get surprise bills from ground ambulance services. This is a problem nationwide because most state laws and the NSA do not fully cover ambulance rates and billing.

In an emergency, people don't have time to check if the ambulance is in-network with their health insurance. As a result, many end up using an out-of-network ambulance without knowing it.

About half of emergency ambulance rides lead to surprise bills, making it the most common out-of-network charge. These high costs can make health disparities worse since people of color are more likely to have medical debt than their white counterparts.

While we support the intention of this legislation, we remain concerned that, as written, this bill will increase Oregonians' healthcare spending by relying on locally set ambulance rates without guardrails and setting the out-of-network reimbursement rate higher than the current average.

This means more money going into the healthcare system, leading to higher costs for Oregonians. Insurance companies will pay more claims for ground ambulance services, and to make up for these costs, they will raise premiums and out-of-pocket expenses for consumers.

To truly protect Oregonians from high healthcare costs, the reimbursement rate for ambulance services in this law should be no higher than what providers are already receiving.

I appreciate your consideration, and we hope we can support HB3243 this session.