

HB 3243 Amendment Request

The Oregon State Ambulance Association is requesting the below changes to HB 3243 following conversations with insurers, OSPIRG, and fire stakeholders.

Overview of requested changes:

- **Aligning with existing Oregon statute:** Move this new language into the existing balance billing statute: ORS 743B.287
- **Definition updates:**
 - **Strengthen the definition of established local rate**, and clarify that these rates are set through a public process and are based on cost:
 - Established local rate means:
 - The rate established by the local governmental entity where the health care services originated for the provision of ground ambulance services by ground ambulance services organizations owned or operated by the local governmental entity and submitted to the office of the insurance commissioner under Section 1(6-7) or
 - (ii) Where the ground ambulance services were provided by a private ground ambulance services organization under contract with the local governmental entity where the health care services originated, the amount set by the contract submitted to the office of the insurance commissioner under Section 1(6-7)
 - The rates established by local governmental entities must be set through a public process and include considerations of cost to provide services
 - **Add a definition of ground ambulance services and ground ambulance services organization.** Mirror these to Washington law:
 - “Ground ambulance services” means:
 - (A) The rendering of medical treatment and care at the scene of a medical emergency or while transporting a patient from the scene to an appropriate health care facility or behavioral health emergency services provider when the services are provided by one or more ground ambulance vehicles designed for this purpose; and
 - (B) Ground ambulance transport between hospitals or behavioral health emergency services providers, hospitals or behavioral health services providers and other health care facilities or locations, and between health care facilities when the services are medically necessary and are provided by one or more ground ambulance vehicles designed for this purpose.

- "Ground ambulance services organization" means: a public or private organization licensed by the Oregon Health Authority to provide ground ambulance services.
- **Report back:** Add in a report-back mechanism:
 - SECTION 2. No later than December 31, 2026, the Department of Consumer and Business Services shall report to the interim committees of the Legislative Assembly related to health, in the manner provided in ORS 192.245:
 - (1) All consumer complaints presented to the department concerning billing for services provided by ground ambulance service organizations before and after January 1, 2026;
 - (2) Whether and to what extent ground ambulance service organizations and health benefit plans entered into contracts after January 1, 2026, due to the implementation of the amendments to ORS 743B.287 by section 2 of this 2025 Act; and
 - (3) Any effects on premium rates after January 1, 2026, due to the implementation of the amendments of ORS 743B.287 by section 1 of this 2025 Act.
- **Remove requirement on insurers to cap out of pocket costs for patients:**
 - Delete Section 1(4)
- **Decrease the reimbursement rate to align with other states including Washington:**
 - Update Section 1(5): (5) Unless the health benefit plan and the ambulance service have a contracted rate, the health benefit plan must reimburse the ambulance service at the established local rate, as described in this section, or if an established local rate does not exist, in an amount no less than ~~400~~ **325 percent** of the Medicare rate.
- **Align Benefits with Plan Years:**
 - Add: "The amendments to the Insurance Code made by this Act apply to policies and certificates of insurance issued, renewed or extended on or after the effective date of this Act."