



SENATE OF PENNSYLVANIA BILL SUMMARY

House Bill 347 Printer's No. 1754

Prime Sponsor: O'Neill
Committee: Banking and Insurance

SYNOPSIS:

Amends Title 35 to give non-network emergency medical service (EMS) agencies the option to elect to receive direct payment from insurance companies.

SUMMARY:

An insurer shall directly reimburse a non-network EMS agency for the next calendar year if that provider has submitted a form by October 15 to the Department of Health (DOH) declaring their intent to receive direct payment from that insurer. The DOH shall maintain a publically accessible registry that indicates which EMS agencies have requested direct reimbursement and from which insurers. An EMS agency must also provide notification to the insurer upon submitting a claim that they have registered with the DOH to receive direct reimbursement.

An EMS agency may be subject to periodic audits by an insurer to examine claims. If the payer identifies an improper payment, the payer may deduct the improper payment from future reimbursements. The insurer must forward their findings to the DOH.

An EMS agency paid under this section may not balance bill the insured unless it is for the purpose of recovering a copayment, coinsurance or deductible as specified in the health insurance policy.

An EMS agency that submits a form under this section may solicit donations, memberships or conduct fundraising, but they may not promise, suggest or infer that a donation will result in the donor not being billed directly for any payment as provided under this section. Solicitations for donations must state substantially that a donations or membership may potentially limit out-of-pocket expenses.

Insurers must remit payment of a clean claim directly to the EMS agency in accordance with §2166 of the Insurance Company Law, pertaining to prompt payment of claims.

Effective Date: January 1, 2016

BILL HISTORY:

Amended on second consideration in the House and passed unanimously on June 10, 2015.

Prepared by: Logue 9/16/2015