

HOUSE No. 5055

The Commonwealth of Massachusetts

In the Year Two Thousand Ten

An Act RELATIVE TO REGULATING INSURANCE FOR AMBULANCE SERVICES..

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 31. Chapter 176D of the General Laws is hereby amended by inserting after
2 section 3B the following section:-

3 Section 3C. (a) As used in this section, the following words shall, unless the context
4 clearly requires otherwise, have the following meanings:-

5 “Ambulance service provider”, a person or entity licensed by the department of public
6 health under section 6 of chapter 111C to establish or maintain an ambulance service.

7 “Ambulance services”, 1 or more of the services that an ambulance service provider may
8 render under its ambulance service license.

9 “Insurance policy or contract”, a contract of insurance, motor vehicle insurance,
10 indemnity, medical or hospital service, dental or optometric, suretyship or annuity issued,
11 proposed for issuance or intended for issuance by any insurer.

12 “Insured”, an individual entitled to ambulance services benefits under an insurance policy
13 or contract.

14 “Insurer”, a person as defined in section 1 of chapter 176D; any health maintenance
15 organization as defined in section 1 of chapter 176G; a nonprofit hospital service corporation
16 organized under chapter 176A; any organization as defined in section 1 of chapter 176I that
17 participates in a preferred provider arrangement as defined in said section 1 of said chapter 176I;
18 any carrier offering a small group health insurance plan under chapter 176J; any company as
19 defined in section 1 of chapter 175; any employee benefit trust; any self-insurance plan, and any
20 company certified under section 34A of chapter 90 and authorized to issue a policy of motor
21 vehicle liability insurance under section 113A of chapter 175 that provides insurance for the
22 expense of medical coverage.

23 (b) Notwithstanding any general or special law to the contrary, in any instance in which
24 an ambulance service provider provides an ambulance service to an insured but is not an
25 ambulance service provider under contract to the insurer maintaining or providing the insured’s
26 insurance policy or contract, the insurer maintaining or providing such insurance policy or
27 contract shall pay the ambulance service provider directly and promptly for the ambulance
28 service rendered to the insured. Such payment shall be made to the ambulance service provider
29 notwithstanding that the insured’s insurance policy or contract contains a prohibition against the
30 insured assigning benefits thereunder so long as the insured executes an assignment of benefits to
31 the ambulance service provider and such payment shall be made to the ambulance service
32 provider in the event an insured is either incapable or unable as a practical matter to execute an
33 assignment of benefits under an insurance policy or contract pursuant to which an assignment of
34 benefits is not prohibited, or in connection with an insurance policy or contract that contains a
35 prohibition against any such assignment of benefits. An ambulance service provider shall not be
36 considered to have been paid for an ambulance service rendered to an insured if the insurer

37 makes payment for the ambulance service to the insured. An ambulance service provider shall
38 have a right of action against an insurer that fails to make a payment to it pursuant to this
39 subsection.