# HOUSE . . . . . . . . . . . . No. 1179

### The Commonwealth of Massachusetts

PRESENTED BY:

#### James M. Cantwell

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to payment for use of ambulance services.

#### PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
James M. Cantwell	4th Plymouth	1/20/2011
Michael D. Brady	9th Plymouth	2/3/2011
Kevin Aguiar	7th Bristol	2/4/2011
James Arciero	2nd Middlesex	2/4/2011
Bruce J. Ayers	1st Norfolk	2/4/2011
Jennifer E. Benson	37th Middlesex	2/4/2011
Garrett J. Bradley	3rd Plymouth	2/4/2011
William N. Brownsberger		2/4/2011
Katherine M. Clark	Fifth Middlesex	2/4/2011
Angelo L. D'Emilia	8th Plymouth	2/4/2011
Geoff Diehl	7th Plymouth	2/3/2011
Kimberly N. Ferguson	1st Worcester	2/4/2011
John P. Fresolo	16th Worcester	2/4/2011
Patricia A. Haddad	5th Bristol	2/4/2011
Bradley H. Jones, Jr.	20th Middlesex	2/4/2011
John D. Keenan	7th Essex	2/4/2011
Thomas P. Kennedy		2/4/2011
Kevin J. Kuros	8th Worcester	2/4/2011

David Paul Linsky	5th Middlesex	2/4/2011
Paul McMurtry	11th Norfolk	2/4/2011
Richard T. Moore		2/4/2011
James M. Murphy	4th Norfolk	2/3/2011
Kevin J. Murphy	18th Middlesex	2/4/2011
Alice Hanlon Peisch	14th Norfolk	2/4/2011
Angelo J. Puppolo, Jr.	12th Hampden	2/4/2011
Kathi-Anne Reinstein	16th Suffolk	2/4/2011
John W. Scibak	2nd Hampshire	2/4/2011
James E. Timilty		2/4/2011
Daniel B. Winslow	9th Norfolk	2/4/2011

## **HOUSE . . . . . . . . . . . . . . . . No. 1179**

By Mr. Cantwell of Marshfield, a petition (accompanied by bill, House, No. 1179) of James M. Cantwell and others relative to insurance reimbursements for emergency ambulance service. Financial Services.

### The Commonwealth of Alassachusetts

In the Year Two Thousand Eleven

An Act relative to payment for use of 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 "Emergency ambulance services", emergency services that an ambulance service
- 8 provider is authorized to render under its ambulance service license when a condition or situation
- 9 in which an individual has a need for immediate medical attention, or where the potential for
- such need is perceived by the individual, a bystander or an emergency medical services provider.

"Insurance policy" and "insurance contract", a contract of insurance, motor vehicle insurance, indemnity, medical or hospital service, dental or optometric, suretyship or annuity issued, proposed for issuance or intended for issuance by any insurer.

"Insured", an individual entitled to ambulance services benefits under an insurance policy or insurance contract.

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

(b) Notwithstanding any general or special provision of law to the contrary, in any instance in which an ambulance service provider provides an emergency ambulance service to an insured but is not an ambulance service provider under contract to the insurer maintaining or providing the insured's insurance policy or insurance contract, the insurer maintaining or providing such insurance policy or insurance contract shall pay the ambulance service provider directly and promptly for the emergency ambulance service rendered to the insured. Such payment shall be made to the ambulance service provider notwithstanding that the insured's insurance policy or insurance contract contains a prohibition against the insured assigning

benefits thereunder so long as the insured executes an assignment of benefits to the ambulance service provider and such payment shall be made to the ambulance service provider in the event an insured is either incapable or unable as a practical matter to execute an assignment of benefits under an insurance policy or insurance contract pursuant to which an assignment of benefits is not prohibited, or in connection with an insurance policy or insurance contract that contains a prohibition against any such assignment of benefits. An ambulance service provider shall not be considered to have been paid for an ambulance service rendered to an insured if the insurer makes payment for the emergency ambulance service to the insured. An ambulance service provider shall have a right of action against an insurer that fails to make a payment to it pursuant to this subsection.