

**JOINT COMMITTEE ON FINANCIAL SERVICES  
2025-2026 (194<sup>th</sup>) BILL SUMMARY**

**Bill No:** H1159

**Title:** AN ACT RELATIVE TO PAYMENTS FOR USE OF AMBULANCE SERVICES

**Sponsor:** Rep. Dennis C. Gallagher (*Bridgewater*)

**Hearing Date:** October 27, 2025

**Reporting Deadline:** December 3, 2025

**Prior History:**

2024-23 (H992): Ordered to a House Study

2021-22 (H1063): Ordered to a House Study

2019-20 (H946): Ordered to a House Study

2017-18 (H499): Ordered to a House Study

2015-26(H813): Ordered to a House Study

**Similar Matters:** H1261 (McMurtry), S799 (Moore)

**CURRENT LAW:**

*M.G.L. c. 90 § 34A Definitions applicable to Secs. 34A to 34N (Defines motor vehicle liability policy)*

*M.G.L. c. 111C Emergency Medical Services System § 6 EMS first response service or ambulance service; application; license; renewal; provisional license*

*M.G.L. c. 175 Insurance § 113A Motor vehicle liability policies; contents; commissioner's approval; options to purchase policies or bonds; notice of reduced or eliminated coverages*

*M.G.L. c. 176A Non-Profit Hospital Service Corporations (Blue Cross of Massachusetts)*

*M.G.L. c. 176D Unfair Methods of Competition and Unfair and Deceptive Acts or Practices in the Business of Insurance*

*M.G.L. c. 176G Health Maintenance Organizations (HMOs)*

*M.G.L. c. 176I Preferred Provider Arrangements (PPOs)*

*M.G.L. c. 176J Small Group Health Insurance*

**SUMMARY:**

This bill adds a new section to *M.G.L. c. 176D Unfair Methods of Competition and Unfair and Deceptive Acts or Practices in the Business of Insurance*.

When an ambulance service provider provides emergency ambulance service to a patient whose insurer does not contract with the ambulance service provider, the insurer will pay the ambulance service provider directly for the service as long as, where practicable, the insured executes an assignment of benefits to the ambulance service provider.

If an insurer pays an insured directly for emergency ambulance services, the ambulance service provider will not be considered to have been paid and will have a right of action against the insurer.

With an exception for non-profit corporations licensed to operate critical care ambulance services that perform ground and air transports, ambulance payment rates will be established by the municipality where the patient was transported from.

Ambulance service providers will be prohibited from balance billing an insured.

Nothing in this section will be interpreted as limiting or adversely affecting an insured's right to receive benefits under any insurance policy or contract providing insurance coverage for ambulance services.

No term or provision of this section will create an entitlement to ambulance services coverage if an insured's insurance policy or contract does not provide for such services.