## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## **HOUSE BILL**

No. 1344 Session of 2011

INTRODUCED BY O'NEILL, DiGIROLAMO, SANTARSIERO, BARRAR, BOYD, BRIGGS, V. BROWN, CALTAGIRONE, CAUSER, CLYMER, P. COSTA, COX, CUTLER, DAVIS, DENLINGER, EVERETT, FABRIZIO, GEIST, GILLESPIE, GINGRICH, GOODMAN, HESS, HORNAMAN, HUTCHINSON, M. K. KELLER, KULA, LONGIETTI, MARSHALL, MASSER, METZGAR, MILLARD, MILLER, MUNDY, MUSTIO, PASHINSKI, QUINN, READSHAW, REICHLEY, ROAE, SCHRODER, SONNEY, SWANGER, TALLMAN, VEREB, VULAKOVICH, WAGNER, WATSON, GRELL, KORTZ, FARRY, MOUL, MURT, SACCONE, DELOZIER, BOBACK AND MALONEY, APRIL 13, 2011

AS AMENDED ON SECOND CONSIDERATION, HOUSE OF REPRESENTATIVES, OCTOBER 31, 2011

## AN ACT

- 1 Amending Title 35 (Health and Safety) of the Pennsylvania
- 2 Consolidated Statutes, providing for emergency service system
- 3 billing.
- 4 The General Assembly of the Commonwealth of Pennsylvania
- 5 hereby enacts as follows:
- 6 Section 1. Section 8103 of Title 35 of the Pennsylvania
- 7 Consolidated Statutes is amended by adding a definition to read:
- 8 § 8103. Definitions.
- 9 The following words and phrases when used in this chapter
- 10 shall have the meanings given to them in this section unless the
- 11 context clearly indicates otherwise:
- 12 \* \* \*
- 13 <u>"Insurer." As follows:</u>
- 14 (1) An entity that is responsible for providing or

Τ	paying for all or part of the cost of ambulance EMERGENCY
2	MEDICAL services covered by an insurance policy, contract or
3	plan. The term includes an entity subject to:
4	(i) the act of May 17, 1921 (P.L.682, No.284), known
5	as The Insurance Company Law of 1921;
6	(ii) the act of December 29, 1972 (P.L.1701,
7	No.364), known as the Health Maintenance Organization
8	Act; or
9	(iii) 40 Pa.C.S. Ch. 61 (relating to hospital plan
10	corporations) or 63 (relating to professional health
11	services plan corporations).
12	(2) The term does not include an entity that is
13	responsible for providing or paying under an insurance
14	policy, contract or plan which meets any of the following:
15	(i) Is a homeowner's insurance policy.
16	(ii) Provides any of the following types of
17	<pre>insurance:</pre>
18	(A) Accident only.
19	(B) Fixed indemnity.
20	(C) Limited benefit.
21	(D) Credit.
22	(D) Dental.
23	(E) Vision.
24	(F) Specified disease.
25	(G) Medicare supplement.
26	(H) Civilian Health and Medical Program of the
27	Uniformed Services (CHAMPUS) supplement.
28	(I) Long-term care.
29	(J) Disability income.
3 0	(K) Workers! compensation

1	(L) Automobile medical payment insurance.
2	* * *
3	Section 2. Title 35 is amended by adding a section to read:
4	§ 8158. Billing.
5	(a) Emergency medical services agency. If an emergency
6	medical services agency is properly dispatched by a public
7	safety answering point as defined in section 5302 (relating to
8	definitions), and provides medically necessary emergency care, a
9	payment made by an insurer for a claim covered under a health
10	insurance policy for a service performed by the emergency
11	medical services agency during the call shall be paid directly
12	to the emergency medical services agency under subsection (b).
13	(b) Emergency medical services.
14	(1) An insured may, through the assignment of benefits,
15	assign to a provider of emergency medical services the
16	insured's right to receive reimbursement for service
17	performed by an emergency medical services agency.
18	(2) An emergency medical services agency must submit a
19	copy of the assignment under paragraph (1) or provide a
20	notice of the assignment of benefits on a form and in a
21	manner prescribed by the Insurance Department to the insurer
22	with a claim for payment for emergency medical services
23	performed by the emergency medical services agency. The
24	Insurance Department shall develop a standardized assignment
25	of benefits form that shall be used by emergency medical
26	<del>services agencies.</del>
27	(3) The insurer, upon the notice and claim under
28	paragraph (2), shall remit payment of the claim directly to
29	the emergency medical services agency within the time frame
3.0	established by section 2166 of the act of May 17 1921

1	(P.L.682, No.284), known as The Insurance Company Law of
2	<del>1921.</del>
3	(4) If there is compliance with paragraphs (1) and (2)
4	but the insurer remits payment of the claim to the insured,
5	the claim shall not be considered paid. The insurer shall,
6	notwithstanding the incorrect payment of the claim to the
7	insured, remain liable for remitting payment of the claim to
8	the emergency medical services agency pursuant to the
9	assignment of benefits.
10	(5) If an assignment of benefits is offered by an
11	emergency medical services agency and assigned by the
12	insured, the emergency medical services may not bill the
13	balance to the insured.
14	(6) An emergency medical services agency may not submit
15	separately a claim for reimbursement and an assignment of
16	benefits for reimbursement.
17	§ 8158. BILLING.
18	(A) GENERAL RULE WHEN AN EMERGENCY MEDICAL SERVICES AGENCY
19	IS PROPERLY DISPATCHED BY A PUBLIC SAFETY ANSWERING POINT AS
20	DEFINED IN SECTION 5302 (RELATING TO DEFINITIONS) AND PROVIDES
21	MEDICALLY NECESSARY EMERGENCY CARE, A PAYMENT MADE BY AN INSURER
22	FOR A CLAIM COVERED UNDER A HEALTH INSURANCE POLICY FOR A
23	SERVICE PERFORMED BY THE EMERGENCY MEDICAL SERVICES AGENCY
24	DURING THE CALL SHALL BE PAID DIRECTLY TO THE EMERGENCY MEDICAL
25	SERVICES AGENCY.
26	(B) APPLICATION THIS SECTION SHALL BE CONSTRUED TO APPLY
27	ONLY TO EMERGENCY MEDICAL SERVICES AGENCIES THAT ARE NONNETWORK
28	PROVIDERS.
29	Section 3. This act shall take effect in 60 days.