

HB 912 -- AIR AMBULANCE SERVICES

SPONSOR: Henderson

Beginning January 1, 2022, any air ambulance service that charges air ambulance membership fees shall be considered an entity engaged in the business of insurance and an insurer, as defined in section 375.932. The bill specifies that an air ambulance membership is insurance and regulated by the Department of Commerce and Insurance.

An air carrier operating air ambulance services shall, within one year of the effective date, implement a patient advocacy program. The patient advocacy program must:

- (1) Provide a dedicated hotline number and patient resource email address to process patient billing and claims and to address patient questions, complaints, and concerns;
- (2) Include a clearly marked and easy to navigate "patient portal" or "patient advocacy" page on the provider's website that contains resources for patients, as specified in the bill;
- (3) Assign a dedicated individual, within three months of a received complaint, to review and respond to any concerned party or agency of the complaint;
- (4) Provide yearly patient advocacy training for all personnel with direct interaction with patients or their family; and
- (5) Make available a financial assistance program for patients with financial hardships.

Any entity selling membership products shall provide disclosures in writing in at least 12 point bold-type font on any advertisement material that any person covered by Medicaid is already covered with no out-of-pocket cost liability for air ambulance services and anyone covered under medicare may already be covered for services and should consult a Medicare representative to determine the level of existing coverage.