

HCS HB 991 -- AIR AMBULANCE MEMBERSHIPS

SPONSOR: Phelps

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Insurance by a vote of 11 to 0. Voted "Do Pass" by the Standing Committee on Rules-Administrative by a vote of 7 to 0 with 1 voting present.

The following is a summary of the House Committee Substitute for HB 991.

This bill defines an air ambulance membership agreement as a plan that pays for or indemnifies the cost of air ambulance services, and excludes health insurance plans or policies. The bill requires air ambulance membership organizations to disclose that their agreements are not insurance coverage and medicaid enrollees and Medicaid beneficiaries are not eligible for membership.

This bill prohibits air ambulance membership organizations from selling or providing their agreements to individuals who are enrolled in MO HealthNet, and requires them to provide a prorated refund to individuals who enroll in MO HealthNet during the duration of their agreements, if they notify the organization within 30 days. The bill allows a transfer of membership to another individual in the enrollee's household.

This bill allows enrollees to file a complaint with the Attorney General if they believe that an air ambulance membership organization has violated the provisions of the bill.

This bill is similar to HB 1829 (2024).

The following is a summary of the public testimony from the committee hearing. The testimony was based on the introduced version of the bill.

PROPONENTS: Supporters say that it helps protect MO HealthNet enrollees from joining a plan that provides a service they already have access to. The complaint mechanism will help ensure air ambulance membership organizations won't engage in unfair merchandising practices.

Testifying in person for the bill were Representative Phelps; Arnie C. Dienoff; Missouri Association of Insurance Agents; and Ralph Aaron Bradshaw, Air Methods LLC.

OPPONENTS: Those who oppose the bill say that it makes it a law that you can't buy an air ambulance contract if you are on MO

Healthnet. There are current instances where MO Healthnet won't cover air ambulance. This makes it where if you fall on hard times and have to go onto MO Healthnet, the state requires you to cancel your membership.

Testifying in person against the bill was Air Evac.

Written testimony has been submitted for this bill. The full written testimony and witnesses testifying online can be found under Testimony on the bill page on the House website.