

HB 991 -- AIR AMBULANCE MEMBERSHIPS

SPONSOR: Phelps

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 that MO HealthNet covers air ambulance transport services with no out-of-pocket expense.

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.

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, and deems such violations as violations of the Missouri Merchandising Practices Act, subject to all penalties, remedies, and procedures under the law.

This bill is similar to HB 1829 (2024).