HCS HB 991 -- AIR AMBULANCE MEMBERSHIPS (Phelps)

COMMITTEE OF ORIGIN: Standing Committee on Insurance

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).