



General Assembly

Substitute Bill No. 5566

February Session, 2002

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
AMBULANCE SERVICES.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-498 of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective October 1, 2002*):

3 (a) [Every] Each individual health insurance policy providing
4 coverage of the type specified in subdivisions (1), (2), (4), (6), (10), (11)
5 and (12) of section 38a-469 delivered, issued for delivery, [or] renewed
6 [in this state,] or amended [to substantially alter or change benefits or
7 coverages, on or after March 1, 1984,] in this state on or after October 1,
8 2002, shall provide coverage for [medically necessary] emergency
9 ambulance services for persons covered by the policy. The hospital
10 policy shall be primary if a person is covered under more than one
11 policy. The policy shall, as a minimum requirement, cover such
12 services whenever any person covered by the contract is transported
13 when medically necessary by ambulance to a hospital. Such benefits
14 shall be subject to any policy provision which applies to other services
15 covered by such policies. Notwithstanding any other provision of this
16 section, such policies shall not be required to provide benefits in excess
17 of [five hundred dollars for any one medically necessary ambulance
18 service] the maximum allowable rate established by the Department of
19 Public Health in accordance with section 19a-177, as amended.

20 (b) (1) Each such individual health insurance policy shall provide
21 that any payment by such company, corporation or center for
22 emergency ambulance services under coverage required by this section
23 shall be paid directly to the ambulance provider rendering such service
24 if such provider has complied with the provisions of this subsection
25 and has not received payment for such service from any other source.

26 [(b) (1)] (2) Any ambulance provider submitting a bill for direct
27 payment pursuant to this section shall stamp the following statement
28 on the face of each bill: "NOTICE: This bill subject to mandatory
29 assignment pursuant to Connecticut general statutes".

30 [(2)] (3) This subsection shall not apply to any transaction between
31 an ambulance provider and an insurance company, [or] hospital or
32 medical service corporation, health care center or other entity if the
33 parties have entered into a contract providing for direct payment.

34 Sec. 2. Section 38a-525 of the general statutes is repealed and the
35 following is substituted in lieu thereof (*Effective October 1, 2002*):

36 (a) Each group health insurance policy providing coverage of the
37 type specified in subdivisions (1), (2), (4), (6), (11) and (12) of section
38 38a-469 delivered, issued for delivery, [or] renewed [in this state,] or
39 amended [to substantially alter or change benefits or coverages, on or
40 after March 1, 1984, by any insurance company, hospital or medical
41 service corporation or health care center] in this state on or after
42 October 1, 2002, shall provide coverage for emergency ambulance
43 services for persons covered by the policy. The hospital policy shall be
44 primary if a person is covered under more than one policy. The policy
45 shall, as a minimum requirement, cover such services whenever any
46 person covered by the contract is transported when medically
47 necessary by ambulance to a hospital. [and is admitted to such hospital
48 as an inpatient.] Such benefits shall be subject to any policy provision
49 which applies to other services covered by such policies.
50 Notwithstanding any other provision of this section, such policies shall
51 not be required to provide benefits in excess of [five hundred dollars

52 for any one emergency ambulance service] the maximum allowable
53 rate established by the Department of Public Health in accordance
54 with section 19a-177, as amended.

55 (b) (1) Each such group health insurance policy [delivered, issued
56 for delivery or renewed in this state, or amended to substantially alter
57 or change benefits or coverages, on or after October 1, 1984, by any
58 insurance company, hospital or medical service corporation or health
59 care center] shall provide that any payment by such company,
60 corporation or center for emergency ambulance services under
61 coverage required by this section shall be paid directly to the
62 ambulance provider rendering such service if such provider has
63 complied with the provisions of this subsection and has not received
64 payment for such service from any other source.

65 (2) Any ambulance provider submitting a bill for direct payment
66 pursuant to this section shall stamp the following statement on the face
67 of each bill: "NOTICE: This bill subject to mandatory assignment
68 pursuant to Connecticut general statutes".

69 (3) This subsection shall not apply to any transaction between an
70 ambulance provider and an insurance company, [or] hospital or
71 medical service corporation, health care center or other entity if the
72 parties have entered into a contract providing for direct payment.

This act shall take effect as follows:	
Section 1	October 1, 2002
Sec. 2	October 1, 2002

INS *Joint Favorable Subst.*

PD *Joint Favorable*