



Ground Ambulance & Patient Billing Advisory Committee

Overview



Asbel Montes & Rogelyn McLean



A LOOK BACK



May 2023

First GAPBAC Meeting



August 2023

Second GAPBAC Meeting



November 2023

Final GAPBAC Meeting



TBD

Final Report Issued

PRESENTERS

- American Ambulance Association
- International Association of Fire Fighters
- Academy of International Mobile Healthcare
- Austin-Travis County EMS
- National Association of State EMS Officials
- Centers for Medicare and Medicaid Innovation
- The Paramedic Foundation
- Centers for Medicare and Medicaid Services
- AHIP
- QuickMed Claims
- EMS Management and Consultants

- USC-Brookings Schaeffer Initiative for Health Policy
- Health Management Associates
- Washington State Office of the Insurance Commissioner
- National Association of Insurance Commissioners
- FAIR Health
- EMS Management and Consultants
- Paige, Wolfberg, & Wirth
- Centers for Medicare and Medicaid Innovation
- Office of Civil Rights
- Health Policy Institute, Georgetown University

COMMITTEE



Asbel Montes
COMMITTEE CHAIRPERSON



Ali Khawar
SECRETARY OF LABOR'S
DESIGNEE



Carol Weiser
SECRETARY OF
TREASURY'S DESIGNEE



Rogelyn McLean
SECRETARY OF HEALTH
AND HUMAN SERVICES'
DESIGNEE



Gamunu Wijetunge
DEPARTMENT OF
TRANSPORTATION



Suzanne Prentiss
STATE INSURANCE
REGULATORS



Adam Beck
HEALTH INSURANCE
PROVIDERS



Patricia Kelmar
CONSUMER
ADVOCACY GROUPS



Gary Wingrove
PATIENT ADVOCACY
GROUPS



Ayobami Ogunsola
STATE AND LOCAL
GOVERNMENTS



Shawn Baird
EMT, PARAMEDICS, AND
OTHER EMS PERSONNEL



Peter Lawrence
STATE EMERGENCY
MEDICAL SERVICES
OFFICIALS



Ritu Sahni
PHYSICIANS SPECIALIZING
IN EMERGENCY, TRAUMA,
CARDIAC, OR STROKE



Edward Van Horne
REPRESENTATIVE OF
VARIOUS SEGMENTS OF
THE GROUND AMBULANCE
INDUSTRY



Regina Godette-Crawford
REPRESENTATIVE OF
VARIOUS SEGMENTS OF
THE GROUND AMBULANCE
INDUSTRY



Rhonda Holden
REPRESENTATIVE OF
VARIOUS SEGMENTS OF
THE GROUND AMBULANCE
INDUSTRY



Loren Adler
ADDITIONAL REPRESENTATIVE
DETERMINED NECESSARY AND
APPROPRIATE BY THE
SECRETARIES

PUBLIC COMMENTS

100+ Public Comments Received

- Ambulance Industry
- Associations
- Insurers
- Consumers
- Advocacy Organizations

Section 117

OUR CHARGE

Recommendations must address, at a minimum:

1. Options, best practices, and identified standards to prevent instances of balance billing;
2. Steps regarding consumer protections that can be taken by State attorneys general, State insurance regulators, State legislatures, and other State officials;
3. Legislative options for Congress to prevent balance billing.

Report required to the Secretaries of HHS, Labor, Treasury, and Congressional Committees of Jurisdiction.



No Surprises Act

Amends

- Public Health Service Act (PHSA)
- Employee Retirement Income Security Act (ERISA)
- Internal Revenue Code
- Federal Health Benefits Program

Oversite

- Secretaries of Labor, HHS, & Treasury
- Director of OPM

BALANCE BILL DEFINITION

The difference between the actual billed amount and the allowed amount.



**Why does a
consumer
receive a
surprise bill?**



DISCOVERY

The primary role of state and local government in regulating and setting rates for Ground Ambulance Services.

- State laws passed defining this role: California, Texas, Louisiana, and Arkansas.
- Guardrails exist in some local and state jurisdictions to ensure that the rates cover the cost of providing ground ambulance services, as well as provide transparency.

DISCOVERY

Ground ambulance services provide many services that are not covered by private insurance carriers, as well as governmental payers.

- Advanced Life Support (ALS) first response
- Community paramedicine
- Treatment in place/Response and No Transport
- Alternative destinations outside of the hospital emergency room in an emergency response request

DISCOVERY

Medicare Ambulance Fee Schedule (AFS) is followed by many payers.

Numerous studies by the Government Accountability Office (GAO) and the Medicare Payment Advisory Commission (MedPAC) conclude that the current Medicare AFS falls short of covering the cost of providing ambulance services.

DISCOVERY

Ground ambulance services include the following services:

Response services which may not require a transport, such as:

- Advanced Life Support (ALS) first response
- Response, no transport
- Response, treatment, no transport
- Community Paramedicine or Mobile Healthcare
- 9-1-1 or the equivalent emergency response
- Interfacility Transport Request for an urgent or scheduled service
- Non-emergency request

DISCOVERY

Various cost-sharing obligations for consumers.

- Medicare Part B consumers = 20% co-insurance
- Medicare Advantage or Part C consumers = varying methodologies
- Other 3rd Party Payers = vary based upon the out-of-network fee schedule applied, deductibles, co-insurance, and other out-of-pocket expenses that consumers are obligated to pay (non-covered) when obtaining ground ambulance services.

DISCOVERY

Consumer protections related to insurance or provider disclosures of rates

Ambulance services disclosure of rates varied widely by state, as well as local service provider. No standard rate reporting was identified.

Some states require disclosure of rates via a state website, such as Arizona.

Some local jurisdictions, such as Austin-Travis County EMS, codified ambulance rates in ordinances and posted them via their website.

Many ambulance providers reported rates via a website or not at all.

Some governmental ambulance services did not send a bill to a consumer covered by insurance if a resident. This is commonly known as "Insurance Only Billing." Based on data presented to the Committee from EMS Billing Services, this practice was not standard and was dependent upon each local ambulance service's standard operating procedure.

DISCUSSION

Ground Ambulance and Patient Billing (GAPB) Advisory Committee Purview

- No Surprises Act and Balance Billing Charge
- Does not apply to enrollees of Medicare, Medicaid, Indian Health Services, Veterans Affairs Health Care, or TRICARE.
- Inclusion within the current No Surprises Act
- Cost & Payment Structures
- Coverages
- Provider, Payer, and Consumer Disclosures & Protections

DECISION

Development of Recommendations

- Options around preventing surprise billing
- Prompt payment and direct payment
- Consumer protections and disclosures

Development of Key Findings





THANK YOU

for engaging and
supporting the efforts of
this committee