

ASSEMBLY BILL NO. 284—ASSEMBLYMAN SHERER

MARCH 21, 2005

Referred to Committee on Commerce and Labor

SUMMARY—Requires certain policies of health insurance and health care plans to provide coverage for medical transportation to medical facilities under certain circumstances. (BDR 57-1270)

FISCAL NOTE: Effect on Local Government: No.
Effect on the State: No.

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EXPLANATION – Matter in *bolded italics* is new; matter between brackets ~~omitted material~~ is material to be omitted.

AN ACT relating to insurance; requiring certain policies of health insurance and health care plans to provide coverage for medical transportation to medical facilities under certain circumstances; requiring such coverage to be provided pursuant to the same conditions for coverage that are required in the policy or plan; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

Existing law provides that if coverage for medical transportation is provided in an individual or group health insurance policy, a contract for medical service provided by a nonprofit corporation for medical service or evidence of coverage issued by a health maintenance organization, the policy, contract or evidence of coverage must contain a provision for the direct reimbursement of a medical transportation provider if that provider does not receive reimbursement from any other source. (NRS 689A.0497, 689B.047, 695B.1995, 695C.1795) Existing law authorizes the Health Division of the Department of Human Resources and a county or district board of health to issue a permit to operate an ambulance, air ambulance or vehicle of a fire-fighting agency at the scene of an emergency. (NRS 450B.200)

This bill requires every individual or group health insurance policy, contract for medical service provided by a nonprofit corporation for medical service and evidence of coverage provided by a health maintenance organization to provide coverage for medical transportation to a medical facility provided by an ambulance, air ambulance or vehicle of a fire-fighting agency that has received a permit to operate pursuant to Chapter 450B of NRS. The coverage provided must be provided subject to the same deductible, copayment, coinsurance and other such



19 conditions for coverage that are required under the policy, contract or evidence of
20 coverage.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 **Section 1.** NRS 689A.0497 is hereby amended to read as
2 follows:

3 689A.0497 1. *Every policy of health insurance must provide*
4 *coverage for medical transportation to a medical facility provided*
5 *by any public or private ambulance, air ambulance or vehicle of a*
6 *fire-fighting agency which has received a permit to operate*
7 *pursuant to chapter 450B of NRS. The coverage required to be*
8 *provided by this section must be provided subject to the same*
9 *deductible, copayment, coinsurance and other such conditions for*
10 *coverage that are required under the policy.*

11 2. Except as otherwise provided in subsection ~~{3.}~~ 4, every
12 policy of health insurance ~~{amended, delivered or issued for~~
13 ~~delivery in this State after October 1, 1989, that provides coverage~~
14 ~~for medical transportation,}~~ must contain a provision for the direct
15 reimbursement of ~~{a provider of medical transportation}~~ *the owner*
16 *of a public or private ambulance, air ambulance or vehicle of a*
17 *fire-fighting agency which has received a permit to operate*
18 *pursuant to chapter 450B of NRS* for covered services if ~~{that~~
19 ~~provider}~~ *the owner* does not receive reimbursement from any other
20 source.

21 ~~{2.}~~ 3. The insured or the ~~{provider}~~ *owner of the ambulance,*
22 *air ambulance or vehicle of the fire-fighting agency* may submit
23 the claim for reimbursement. The ~~{provider}~~ *owner* shall not
24 demand payment from the insured until after that reimbursement has
25 been granted or denied.

26 ~~{3. — Subsection 1}~~

27 4. *Subsection 2* does not apply to any agreement between an
28 insurer and ~~{a provider of medical transportation}~~ *an owner of a*
29 *public or private ambulance, air ambulance or vehicle of a fire-*
30 *fighting agency* for the direct payment by the insurer for the
31 ~~{provider's}~~ *owner's* services.

32 5. *As used in this section:*

33 (a) *“Air ambulance” has the meaning ascribed to it in*
34 *NRS 450B.030.*

35 (b) *“Ambulance” has the meaning ascribed to it in*
36 *NRS 450B.040.*

37 (c) *“Fire-fighting agency” has the meaning ascribed to it in*
38 *NRS 450B.072.*



(d) "Medical facility" has the meaning ascribed to it in NRS 449.0151.

Sec. 2. NRS 689B.047 is hereby amended to read as follows:

689B.047 1. Every policy of group health insurance must provide coverage for medical transportation to a medical facility provided by any public or private ambulance, air ambulance or vehicle of a fire-fighting agency which has received a permit to operate pursuant to chapter 450B of NRS. The coverage required to be provided by this section must be provided subject to the same deductible, copayment, coinsurance and other such conditions for coverage that are required under the policy.

2. Except as otherwise provided in subsection ~~{3.}~~ 4, every policy of group health insurance ~~{amended, delivered or issued for delivery in this State after October 1, 1989, that provides coverage for medical transportation,}~~ must contain a provision for the direct reimbursement of ~~{a provider of medical transportation}~~ the owner of a public or private ambulance, air ambulance or vehicle of a fire-fighting agency which has received a permit to operate pursuant to chapter 450B of NRS for covered services if ~~{that provider}~~ the owner does not receive reimbursement from any other source.

~~{2.}~~ 3. The insured or the ~~{provider}~~ owner of the ambulance, air ambulance or vehicle of the fire-fighting agency may submit the claim for reimbursement. The ~~{provider}~~ owner shall not demand payment from the insured until after that reimbursement has been granted or denied.

~~{3. — Subsection 1}~~

4. Subsection 2 does not apply to any agreement between an insurer and ~~{a provider of medical transportation}~~ an owner of a public or private ambulance, air ambulance or vehicle of a fire-fighting agency for the direct payment by the insurer for the ~~{provider's}~~ owner's services.

5. As used in this section:

(a) "Air ambulance" has the meaning ascribed to it in NRS 450B.030.

(b) "Ambulance" has the meaning ascribed to it in NRS 450B.040.

(c) "Fire-fighting agency" has the meaning ascribed to it in NRS 450B.072.

(d) "Medical facility" has the meaning ascribed to it in NRS 449.0151.

Sec. 3. NRS 695B.1995 is hereby amended to read as follows:

695B.1995 1. Every contract for medical service must provide coverage for medical transportation to a medical facility



1 *provided by any public or private ambulance, air ambulance or*
2 *vehicle of a fire-fighting agency which has received a permit to*
3 *operate pursuant to chapter 450B of NRS. The coverage required*
4 *to be provided by this section must be provided subject to the same*
5 *deductible, copayment, coinsurance and other such conditions for*
6 *coverage that are required under the contract.*

7 2. Except as otherwise provided in subsection ~~{3.}~~ 4, every
8 contract for medical service ~~{amended, delivered or issued for~~
9 ~~delivery in this State after October 1, 1989, that provides coverage~~
10 ~~for medical transportation,}~~ must contain a provision for the direct
11 reimbursement of ~~{a provider of medical transportation}~~ *the owner*
12 *of a public or private ambulance, air ambulance or vehicle of a*
13 *fire-fighting agency which has received a permit to operate*
14 *pursuant to chapter 450B of NRS* for covered services if ~~{that~~
15 ~~provider}~~ *the owner* does not receive reimbursement from any other
16 source.

17 ~~{2.}~~ 3. The subscriber or the ~~{provider}~~ *owner of the*
18 *ambulance, air ambulance or vehicle of the fire-fighting agency*
19 may submit the claim for reimbursement. The ~~{provider}~~ *owner*
20 shall not demand payment from the subscriber until after that
21 reimbursement has been granted or denied.

22 ~~{3. Subsection 1}~~

23 4. Subsection 2 does not apply to any agreement between a
24 corporation for medical service and ~~{a provider of medical~~
25 ~~transportation}~~ *an owner of a public or private ambulance, air*
26 *ambulance or vehicle of a fire-fighting agency* for the direct
27 payment by the corporation for the ~~{provider's}~~ *owner's* services.

28 5. As used in this section:

29 (a) "Air ambulance" has the meaning ascribed to it in
30 NRS 450B.030.

31 (b) "Ambulance" has the meaning ascribed to it in
32 NRS 450B.040.

33 (c) "Fire-fighting agency" has the meaning ascribed to it in
34 NRS 450B.072.

35 (d) "Medical facility" has the meaning ascribed to it in
36 NRS 449.0151.

37 Sec. 4. NRS 695C.1795 is hereby amended to read as follows:

38 695C.1795 1. *Every evidence of coverage must provide*
39 *coverage for medical transportation to a medical facility provided*
40 *by any public or private ambulance, air ambulance or vehicle of a*
41 *fire-fighting agency which has received a permit to operate*
42 *pursuant to chapter 450B of NRS. The coverage required to be*
43 *provided by this section must be provided subject to the same*
44 *deductible, copayment, coinsurance and other such conditions for*
45 *coverage that are required under the evidence of coverage.*



2. Except as otherwise provided in subsection ~~[3.]~~ 4, every evidence of coverage ~~[amended, delivered or issued for delivery in this State after October 1, 1989, that provides coverage for medical transportation,]~~ must contain a provision for the direct reimbursement of ~~[a provider of medical transportation]~~ *the owner of a public or private ambulance, air ambulance or vehicle of a fire-fighting agency which has received a permit to operate pursuant to chapter 450B of NRS* for covered services if ~~[that provider]~~ *the owner* does not receive reimbursement from any other source.

~~[2.]~~ 3. The enrollee or the ~~[provider]~~ *owner of the ambulance, air ambulance or vehicle of the fire-fighting agency* may submit the claim for reimbursement. The ~~[provider]~~ *owner* shall not demand payment from the enrollee until after that reimbursement has been granted or denied.

~~[3. — Subsection 1]~~

4. *Subsection 2* does not apply to any agreement between a health maintenance organization and ~~[a provider of medical transportation]~~ *an owner of a public or private ambulance, air ambulance or vehicle of the fire-fighting agency* for the direct payment by the organization for the ~~[provider's]~~ *owner's* services.

5. *As used in this section:*

(a) *"Air ambulance" has the meaning ascribed to it in NRS 450B.030.*

(b) *"Ambulance" has the meaning ascribed to it in NRS 450B.040.*

(c) *"Fire-fighting agency" has the meaning ascribed to it in NRS 450B.072.*

(d) *"Medical facility" has the meaning ascribed to it in NRS 449.0151.*

Sec. 5. The amendatory provisions of this act apply to each policy of health insurance, policy of group health insurance, contract for medical service and evidence of coverage amended, delivered or issued for delivery in this State after October 1, 2005.



