



Legislative & Regulatory Affairs Bulletin

RE: Direct Payment by Insurance Companies

DATE: May 23, 2011

FROM: Chris Bitner, Legislative & Regulatory Affairs Committee

After having this topic on our legislative agenda for a number of years legislators are taking a keen interest in the issue of patients withholding insurance payment checks and the most obvious solution of requiring insurance companies to pay ambulance corps directly.

There are two factors that contribute to this issue:

1. Patients withholding insurance payment checks
2. Insurance companies sending payments to patients as a “bargaining tool” to encourage ambulance corps to give them “discounts”

In order to make further progress on this issue we need our members’ help with these two factors. Specifically we need you to tell us about your experiences and problems relating to them.

Withholding Checks

A number of members who attended legislative day spoke anecdotally of patients withholding numerous insurance checks totally notable amounts of money. One legislative office in particular has taken a great interest in that issue. As a result we have been asked to provide specific examples so that they can look into this issue further and to reinforce the need for a legislative solution to this.

We need our members to send us specific examples of patients that have withheld checks to the extent that they total a significant balance.

- Don’t send any identifying information such as name, PCR number, social security number, etc.
- Do tell us how many checks the patient has withheld and the dollar value of all of those checks
- Do consider keeping a file of this information along with the patient’s identity for future reference

Insurance Company Discounts

Legislators have also expressed an interest in the extent of the discounts that insurance companies are requesting, and how they compare to your cost of responding to an ambulance call. Please send us:

- Your agency’s cost to responds to an ambulance call
- The most recent reimbursement rates offered by insurance companies.

To assist us in representing this issue to our state government please submit this information to legislative@nysvara.org at your earliest convenience, and no later than June 15, 2011.