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Opinion Statement

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Ambulance Subscription Programs

Ambulance services throughout the country struggle to maintain a delicate balance between providing high quality patient care while maintaining fiscal responsibility to their services and the communities to ensure continued existence. With the rising costs of healthcare operations that is hardly reflected in reimbursement rates, more agencies are forced to develop creative solutions to bridge the gap. One such option that was once very popular was the use of ambulance subscription programs. This allowed agencies to solicit donations and in return, provide a benefit to its donors or “subscribers” by waiving co-pays if they required the use of the ambulance service.

This program, already approved by the federal Medicare program and recognized as legitimate in nearly every state in the nation, was reviewed by the New York State Insurance Department in May of 2001. In their opinion statement, they ruled that this program established an insurance service and therefor violated the New York Insurance Law. Thus New York became the second of only two states in the country to disallow the use of ambulance subscriptions.

Amending New York State Insurance Law to expressly allow the use of ambulance subscription programs reopens desperately needed funding avenues to services throughout the state without any financial impact to state fiscal resources. Further, this gives services an incentive to improve their services and delivery standards in order to promote their services within their communities. Finally, this gives local community members throughout the state the ability to support their local ambulance service while feeling like they have received something in return.