



The State of New Hampshire Insurance Department

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New Hampshire Insurance Department Unveils Report Detailing Comprehensive Plan for Ground Ambulance Services

CONCORD, NH (March 21, 2024) – Today, the New Hampshire Insurance Department (NHID) released a landmark report proposing sweeping reforms to address the complex challenges facing ground ambulance services across the state. With a focus on sustainability and consumer protection, the NHID's recommendations represent a significant step forward in ensuring the continued availability and quality of essential emergency medical services.

The landscape of ground ambulance services in New Hampshire is confronted with multifaceted issues, ranging from financial sustainability to consumer affordability. Recognizing the critical role these services play in safeguarding public health and safety, the NHID embarked on an extensive review process, engaging stakeholders from all sectors of the healthcare industry and the community to develop a comprehensive set of recommendations.

"At the heart of our recommendations is the belief that all Granite Staters should have access to reliable and affordable ground ambulance services," said New Hampshire Insurance Commissioner DJ Bettencourt. "Our proposals are designed to strike a balance between adequately funding these services, protecting consumers from undue financial burdens, and promoting efficiency and innovation within the system."

Key recommendations put forth by the NHID include:

Prohibition on Balance Billing: The NHID recommends enacting legislation to

prohibit ground ambulance providers from balance billing patients, thereby shielding consumers from unexpected and often exorbitant medical bills. This measure aims to ensure that patients can access emergency medical services without fear of facing financial hardship.

Direct Payment to Providers: Insurers would be required to directly reimburse ambulance providers certified by Medicare and licensed by the state, streamlining the payment process and ensuring prompt compensation for services rendered. By eliminating delays and administrative burdens associated with reimbursement, this measure enhances the financial stability of ambulance providers and facilitates timely access to care for patients.

Data Collection and Analysis: The Department recommends the establishment of a robust cost and revenue reporting program for ground ambulance providers, allowing for informed decision-making and ongoing market analysis to inform policy development. By collecting comprehensive data on costs and revenues, policymakers can gain insights into the financial health of ambulance services and identify areas for improvement.

Out-of-Network Default Rate Schedule: The report calls for the creation of a default rate schedule to ensure fair and reasonable reimbursement for ground ambulance services, taking into account market dynamics and the need for sustainability. This measure provides a transparent framework for determining reimbursement rates, promoting equity and consistency across the healthcare system.

Continued Monitoring and Adjustment: Commitment to ongoing evaluation and adjustment of the rate schedule to maintain fairness and address any unforeseen impacts on ambulance providers is key. By monitoring market dynamics and provider performance, policymakers can adapt the reimbursement framework to ensure its effectiveness and sustainability over time.

Creation of a Commission or Study Committee: The NHID suggests establishing a commission to explore additional avenues for improving ground ambulance services, such as expanding Mobile Integrated Health services and enhancing facility-to-facility transfers. This measure encourages collaboration and innovation within the healthcare community, fostering continuous improvement in the delivery of emergency medical services.

The NHID emphasizes the importance of implementing these recommendations as a cohesive package to achieve meaningful and lasting reform. Stakeholders, including ground ambulance providers, insurers, policymakers, and the public, are encouraged to engage in dialogue and contribute to the advancement of these critical reforms.

“The recommendations outlined in this report represent a significant milestone in our ongoing efforts to ensure the sustainability and accessibility of ground ambulance services in New Hampshire,” continued Commissioner Bettencourt. “By prohibiting balance billing and establishing a fair reimbursement framework, we are taking proactive steps to protect consumers and support our vital emergency medical infrastructure.”

“The NHID's recommendations reflect a comprehensive and thoughtful approach to addressing the complex issues confronting ground ambulance services in our state,” said Deputy Insurance Commissioner Keith Nyhan. “The creation of a commission to explore additional avenues for improving ground ambulance services underscores our commitment to continuous innovation and collaboration. By engaging stakeholders and fostering dialogue, we can identify new opportunities to be responsive to the evolving needs of our communities.”

The full report can be found on the New Hampshire Insurance Department website at <https://www.nh.gov/insurance/reports/documents/nhid-ambulance-summit-final-report-20240319.pdf>.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://www.nh.gov/insurance>.

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