

By Senator Bradley

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1 A bill to be entitled
2 An act relating to coverage for ground ambulance
3 emergency services; creating s. 627.42398, F.S.;
4 defining the terms "ambulance service provider" and
5 "nonparticipating ambulance service provider";
6 requiring certain health insurers to reimburse
7 nonparticipating ambulance service providers at the
8 lowest of specified rates for providing ground
9 ambulance services; providing that certain payments by
10 the insured constitute an accord and satisfaction and
11 a release of certain claims; providing that certain
12 cost-sharing responsibilities paid for
13 nonparticipating providers' covered services may not
14 exceed a certain amount; providing that ambulance
15 service providers are considered to be providers
16 subject to specified provisions and that certain
17 claims are subject to those provisions; amending s.
18 627.6699, F.S.; requiring small employer carriers to
19 comply with specified reimbursement provisions;
20 creating s. 641.31078, F.S.; defining the terms
21 "ambulance service provider" and "out-of-network
22 ambulance service provider"; requiring certain health
23 maintenance contracts to require a health maintenance
24 organization to reimburse out-of-network ambulance
25 service providers at the lowest of specified rates for
26 providing covered ambulance services; providing that
27 certain payments by the subscriber constitute an
28 accord and satisfaction and a release of certain
29 claims; providing that certain cost sharing

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30 responsibilities paid for out-of-network ambulance
31 service providers' covered services may not exceed
32 such responsibilities for covered services received by
33 subscribers; providing that an ambulance service is
34 considered a provider and that certain claims are
35 subject to certain provisions; providing an effective
36 date.

37
38 Be It Enacted by the Legislature of the State of Florida:

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40 Section 1. Section 627.42398, Florida Statutes, is created
41 to read:

42 627.42398 Coverage for nonparticipating ambulance service
43 provider services.-

44 (1) As used in this section, the term:

45 (a) "Ambulance service provider" means a ground ambulance
46 service licensed pursuant to s. 401.25.

47 (b) "Nonparticipating ambulance service provider" means a
48 provider that is not a preferred provider as defined in s.
49 627.6471 or a provider that is not an exclusive provider as
50 defined in s. 627.6472(1)(c).

51 (2) A health insurer that offers an individual or group
52 health insurance policy providing major medical coverage that
53 includes coverage for ground ambulance services must reimburse a
54 nonparticipating ambulance service provider for providing such
55 covered ambulance services at a rate that is the lowest of the
56 following:

57 (a) The rate set or approved, whether in contract, in
58 ordinance, or otherwise, by a local governmental entity in the

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59 jurisdiction in which the covered ground ambulance services
60 originated.

61 (b) Three hundred twenty-five percent of the current
62 published rate for ground ambulance services as established by
63 the federal Centers for Medicare and Medicaid Services under
64 Title XVIII of the Social Security Act for the same services
65 provided in the same geographic area.

66 (c) The ambulance service provider's billed charges.

67 (3) Payment in full by the insured of his or her applicable
68 copayment, coinsurance, or deductible constitutes an accord and
69 satisfaction and release of any claim for additional moneys owed
70 by the insured to the health insurer or to any person or entity
71 in connection with the ground ambulance services.

72 (4) Copayment, coinsurance, deductible, and other cost-
73 sharing responsibilities paid for a nonparticipating ambulance
74 service provider's covered services may not exceed the
75 copayment, coinsurance, deductible, and other cost-sharing
76 responsibilities for a preferred provider as defined in s.
77 627.6471 or a provider that is not an exclusive provider as
78 defined in s. 627.6472(1)(c) for covered services.

79 (5) An ambulance service provider is considered a provider
80 subject to s. 627.6131, and the claims of the provider are
81 subject to that section.

82 Section 2. Paragraph (h) is added to subsection (5) of
83 section 627.6699, Florida Statutes, to read:

84 627.6699 Employee Health Care Access Act.—

85 (5) AVAILABILITY OF COVERAGE.—

86 (h) A small employer carrier shall comply with the
87 reimbursement provisions of s. 627.42398 relating to

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88 nonparticipating ambulance service providers.

89 Section 3. Section 641.31078, Florida Statutes, is created
90 to read:

91 641.31078 Coverage for out-of-network ambulance service
92 provider services.-

93 (1) As used in this section, the term:

94 (a) "Ambulance service provider" means a ground ambulance
95 service licensed pursuant to s. 401.25.

96 (b) "Out-of-network ambulance service provider" means a
97 provider that is not under contract with a health maintenance
98 organization.

99 (2) A health maintenance organization that offers a
100 contract providing individual or group major medical coverage
101 that includes coverage for ground ambulance services must
102 require a health maintenance organization to reimburse an out-
103 of-network ambulance service provider for providing covered
104 ambulance services at a rate that is the lowest of the
105 following:

106 (a) The rate set or approved, whether in contract, in
107 ordinance, or otherwise, by a local governmental entity in the
108 jurisdiction in which the covered services originated.

109 (b) Three hundred twenty-five percent of the current
110 published rate for ground ambulance services as established by
111 the federal Centers for Medicare and Medicaid Services under
112 Title XVIII of the Social Security Act for the same service
113 provided in the same geographic area.

114 (c) The ambulance service provider's billed charges.

115 (3) Payment in full by the subscriber of his or her
116 applicable copayment, coinsurance, or deductible constitutes an

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117 accord and satisfaction and release of any claim for additional
118 moneys owed by the subscriber to the health maintenance
119 organization or to any person or entity in connection with the
120 ground ambulance services.

121 (4) Copayment, coinsurance, deductible, and other cost-
122 sharing responsibilities paid for an out-of-network ambulance
123 service provider's covered services may not exceed the in-
124 network copayment, coinsurance, deductible, and other cost-
125 sharing responsibilities for covered services received by the
126 subscriber.

127 (5) An ambulance service provider is considered a provider
128 subject to s. 641.3155, and the claims of the provider are
129 subject to that section.

130 Section 4. This act shall take effect January 1, 2026.