



OFFICE OF THE
HEALTH INSURANCE COMMISSIONER
STATE OF RHODE ISLAND

May 9, 2024

The Honorable Susan R. Donovan
Chairperson, House Committee on Health and Human Services
Rhode Island State House
82 Smith Street
Providence, RI 02903

RE: H-8218 – AN ACT RELATING TO INSURANCE – ACCIDENT AND SICKNESS INSURANCE POLICIES

Dear Chairperson Donovan:

I write on behalf of the Office of the Health Insurance Commissioner (OHIC) regarding [House Bill 8218](#). It appears that the intent of this bill is to cap out-of-network cost-sharing for emergency services transportation by ambulance vehicles at the in-network cost-sharing rates. OHIC is concerned that the bill as written could have unintended consequences that would expose consumers to potentially higher out-of-pocket costs for out-of-network ground ambulance services.

The current language in H8218 would allow for balance billing as it pertains to out-of-network emergency service providers, and to the extent those emergency service providers are ground ambulance providers, there are no federal protections under the federal No Surprises Act in terms of ground ambulance services.

Rhode Island General Law currently includes co-payment protections for ground ambulance services, under § 27-18-69, which states:

(a) No individual or group health insurance contract, plan or policy delivered, issued for delivery, or renewed in this state on or after January 1, 2009 shall provide for a co-payment for ground ambulance services in excess of fifty dollars (\$50.00).

This statute requires that co-payments for ground ambulance, whether for emergency or non-emergency, are capped at \$50.00. If the sponsor's intent is to provide further protections, OHIC suggests that those changes be considered within the context of § 27-18-69.

Finally, there appears to be a technical error on page 3, line 3, which references "subdivisions (A), (B), and (C) of this subdivision (1)", however, subdivisions A, B, and C, were redlined and changed to i, ii, and iii.

Protecting Consumers • Engaging Providers • Improving the System • Ensuring Solvency

www.ohic.ri.gov • 1511 Pontiac Avenue • Building 69-1 • Cranston, RI 02920 • 401.462.9517

Thank you for your continued leadership and hard work on all matters related to the health of Rhode Islanders.

Sincerely,



Cory B. King
Health Insurance Commissioner

CC: Honorable Members of the House Committee on Health and Human Services
Honorable Patricia A. Serpa
Nicole McCarty, Esquire, Chief Legal Counsel to the Speaker of the House