10091

IN ASSEMBLY

May 3, 2012

Introduced by M. of A. PRETLOW -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to reimbursement for ambulance services

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 Section 1. Paragraph 24 of subsection (i) of section 3216 of the 2 insurance law is amended by adding a new subparagraph (F) to read as 3 follows:

4 (F) AN INSURER WHO ISSUES REIMBURSEMENT UNDER THIS PARAGRAPH SHALL 5 SUBMIT SUCH PAYMENTS EITHER DIRECTLY TO THE PROVIDER AT THE RATES NEGO-6 TIATED BETWEEN THE PROVIDER AND THE INSURER, OR IF NO RATE HAS BEEN 7 NEGOTIATED BETWEEN THE PROVIDER AND INSURER, THEN TO THE INSURED IN THE 8 FORM OF A JOINT CHECK SPECIFYING AS PAYEES BOTH THE INSURED AND THE 9 PROVIDER OF AMBULANCE SERVICES, AT THE USUAL AND CUSTOMARY CHARGE, WHICH 10 SHALL NOT BE EXCESSIVE OR UNREASONABLE; PROVIDED HOWEVER, IF THE PROVID-11 ER OF AMBULANCE SERVICES HAS ON FILE A DULY EXECUTED ASSIGNMENT OF BENE-FITS FOR SUCH SERVICES TO THE INSURER, NOTWITHSTANDING ANY POLICY 12 LANGUAGE TO THE CONTRARY, THE ISSUER SHALL ACCEPT SUCH ASSIGNMENT OF 13 14 BENEFITS AND THE INSURER SHALL ISSUE REIMBURSEMENT SOLELY TO THE PROVID-ER. AN INSURER ISSUING PAYMENT IN THE FORM OF A JOINT CHECK SHALL NOTIFY 15 16 THE PROVIDER VIA ELECTRONIC COMMUNICATION OF THE ISSUANCE OF SUCH PAYMENT. THE NOTIFICATION SHALL INCLUDE THE NAME OF THE 17 PATIENT, THE SERVICE, THE DATE OF PAYMENT, THE AMOUNT OF PAYMENT AND THE 18 DATE OF 19 ADDRESS TO WHICH THE PAYMENT WAS SENT.

20 S 2. Paragraph 15 of subsection (1) of section 3221 of the insurance 21 law is amended by adding a new subparagraph (F) to read as follows:

22 WHO ISSUES REIMBURSEMENT UNDER THIS PARAGRAPH SHALL (F) AN INSURER 23 SUBMIT SUCH PAYMENTS EITHER DIRECTLY TO THE PROVIDER AT THE RATES NEGO-PROVIDER AND THE INSURER, OR IF NO RATE HAS BEEN 24 TIATED BETWEEN THE 25 NEGOTIATED BETWEEN THE PROVIDER AND INSURER, THEN TO THE INSURED IN THE 26 FORM OF A JOINT CHECK SPECIFYING AS PAYEES BOTH THE INSURED AND THE 27 PROVIDER OF AMBULANCE SERVICES, AT THE USUAL AND CUSTOMARY CHARGE, WHICH 28 SHALL NOT BE EXCESSIVE OR UNREASONABLE; PROVIDED HOWEVER, IF THE PROVID-

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets
[] is old law to be omitted.

LBD15189-01-2

ER OF AMBULANCE SERVICES HAS ON FILE A DULY EXECUTED ASSIGNMENT OF BENE-1 FITS FOR SUCH SERVICES TO THE INSURER, NOTWITHSTANDING ANY POLICY 2 3 LANGUAGE TO THE CONTRARY, THE INSURER SHALL ACCEPT SUCH ASSIGNMENT OF 4 BENEFITS AND THE INSURER SHALL ISSUE REIMBURSEMENT SOLELY TO THE PROVID-ER. AN INSURER ISSUING PAYMENT IN THE FORM OF A JOINT CHECK SHALL NOTIFY 5 6 THE PROVIDER VIA ELECTRONIC COMMUNICATION OF THE ISSUANCE OF SUCH 7 PAYMENT. THE NOTIFICATION SHALL INCLUDE THE NAME OF THE PATIENT, THE DATE OF SERVICE, THE DATE OF PAYMENT, THE AMOUNT OF PAYMENT AND THE 8 9 ADDRESS TO WHICH THE PAYMENT WAS SENT.

10 S 3. Subsection (aa) of section 4303 of the insurance law is amended 11 by adding a new paragraph 6 to read as follows:

(6) AN INSURER WHO ISSUES REIMBURSEMENT UNDER THIS PARAGRAPH SHALL 12 SUBMIT SUCH PAYMENTS EITHER DIRECTLY TO THE PROVIDER AT THE RATES NEGO-13 14 TIATED BETWEEN THE PROVIDER AND THE INSURER, OR IF NO RATE HAS BEEN NEGOTIATED BETWEEN THE PROVIDER AND INSURER, THEN TO THE INSURED IN THE 15 16 FORM OF A JOINT CHECK SPECIFYING AS PAYEES BOTH THE INSURED AND THE PROVIDER OF AMBULANCE SERVICES, AT THE USUAL AND CUSTOMARY CHARGE, WHICH 17 SHALL NOT BE EXCESSIVE OR UNREASONABLE; PROVIDED HOWEVER, IF THE PROVID-18 19 ER OF AMBULANCE SERVICES HAS ON FILE A DULY EXECUTED ASSIGNMENT OF BENE-FITS FOR SUCH SERVICES TO THE INSURER, NOTWITHSTANDING ANY POLICY LANGUAGE TO THE CONTRARY, THE INSURER SHALL ACCEPT SUCH ASSIGNMENT OF 20 21 BENEFITS AND THE INSURER SHALL ISSUE REIMBURSEMENT SOLELY TO THE PROVID-22 ER. AN INSURER ISSUING PAYMENT IN THE FORM OF A JOINT CHECK SHALL NOTIFY 23 24 THE PROVIDER VIA ELECTRONIC COMMUNICATION OF THE ISSUANCE OF SUCH 25 PAYMENT. THE NOTIFICATION SHALL INCLUDE THE NAME OF THE PATIENT, THE 26 DATE OF SERVICE, THE DATE OF PAYMENT, THE AMOUNT OF PAYMENT AND THE ADDRESS TO WHICH THE PAYMENT WAS SENT. 27

28 S 4. This act shall take effect immediately.