Proposed

HOUSE HEALTH AND HUMAN SERVICES COMMITTEE SUBSTITUTE FOR HOUSE BILL 317

55TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2021

AN ACT

RELATING TO THE PUBLIC PEACE, HEALTH, SAFETY AND WELFARE;
REGULATING AIR AMBULANCE MEMBERSHIPS AND SUBSCRIPTIONS;
PROVIDING AIR AMBULANCE MEMBERS CERTAIN CONSUMER PROTECTION.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO:

- SECTION 1. [NEW MATERIAL] DEVELOPMENT AND IMPLEMENTATION
 OF AIR AMBULANCE MEMBER PROTECTION PROGRAMS.--
- A. No later than July 1, 2022, the office of superintendent of insurance shall require a provider of air ambulance memberships to develop and implement a consumer protection program for its members. Each consumer protection program shall include:
- (1) a dedicated member hotline number and member resource email address for processing billing and claims and for addressing questions, complaints and concerns; .220229.1

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(2) a member advocacy page on the provider'
website that is clearly marked as the "member advocacy page"
and that contains clearly written and comprehensive resource
for members, including:

- (a) frequently asked questions and answers regarding coverage provided and the costs of the coverage, including out-of-pocket expenses;
- (b) an explanation of the claims process;
- frequently used forms and (c) instructions for completing the forms that can be downloaded and printed;
- (d) information regarding the participating air ambulance provider's financial assistance or charity care program; and
- (e) additional resources for members, including contact information for federal and state consumer protection and regulatory entities;
- dedicated staff assigned to review member (3) questions and complaints regarding air ambulance service membership coverage and respond to concerned parties within three months of the date that the complaint is received by the provider;
- the inclusion of the member hotline number and email address required by Paragraph (1) of this subsection .220229.1

and the member advocacy web page address required by Paragraph

(2) of this subsection on all member communication materials,

including websites, brochures, letters, invoices or billing

statements that are sent to or made available to members; and

(5) mandatory yearly patient advocacy training

- (5) mandatory yearly patient advocacy training for all air ambulance service personnel who have direct interaction with patients or their family members via written, verbal or electronic communications.
- B. A provider shall make the following general disclosures in writing in bold type, no smaller than twelve-point font, on any advertisement, marketing material, brochure or contract terms and conditions made available to prospective members or the public:
- (1) "If eligible and covered by medicaid or medicaid managed care, the prospective member is already covered with no out-of-pocket cost liability for air ambulance services."; and
- (2) "If eligible and covered under medicare or a medicare supplemental plan, the prospective member may already be covered for air ambulance services and should consult with a representative of the prospective member's plan provider to determine the level of existing coverage the person has for air ambulance service, cost sharing and whether the plan provider recommends additional supplemental coverage.".
 - C. For purposes of this section:

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(1) "air ambulance service" means any
governmental or private service that provides air
transportation specifically designed to accommodate the medical
needs of a person who is ill, injured or otherwise mentally or
physically incapacitated and who requires in-flight medical
sunervision.

- (2) "member" or "subscriber" means a person who purchases an air ambulance service membership or subscription;
- (3) "membership" or "subscription" means the rendering, furnishing or procuring of or the payment or reimbursement for, in whole or in part, air ambulance services in consideration of a person being or becoming a member by virtue of any agreement or understanding with a provider; and
- (4) "provider" means a person engaged, directly or indirectly either as principal or agent, in selling or offering for sale, furnishing or procuring air ambulance service membership subscriptions to members or subscribers.

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