
Health Care & Wellness Committee

HB 1187

Brief Description: Protecting patients involved in motor vehicle accidents from delayed ambulance bills.

Sponsors: Representatives Ryu, Thai, Obras, Macri, Paul, Callan, Pollet, Fey and Kloba.

Brief Summary of Bill

- Requires the Department of Health, in consultation with others, to develop a consumer notice regarding the different types of insurance that may cover an ambulance service bill following a motor vehicle accident.
- Requires ambulance services to collect insurance information and bill the patient or their insurance within specific timelines and provide the consumer notice.

Hearing Date: 1/28/25

Staff: Kim Weidenaar (786-7120).

Background:

Ambulance Service.

The Department of Health (DOH) is responsible for licensing emergency medical services agencies, including ambulance services that operate both ground and air ambulance services. Ground ambulance services are provided by many different types of public, private, and tribal entities.

Automotive Insurance.

Every person in this state who operates a private passenger motor vehicle must be insured under an insurance liability policy, a liability bond, a certificate of deposit, or be self-insured.

This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not part of the legislation nor does it constitute a statement of legislative intent.

Automobile insurers must offer personal injury protection coverage and underinsured automobile coverage. Insurers also may offer any type of coverage in any amount that is filed with and approved by the Insurance Commissioner.

Summary of Bill:

By January 1, 2026, the DOH, in consultation with the Office of the Insurance Commissioner, ambulance services, health carriers, insurers, and consumers, must develop a standard consumer notice educating the public on the different types of insurance that may cover a motor vehicle accident, the order in which the different types of insurance are applied to ambulance service bills, the insured's rights, and other information that would assist a person that has received an ambulance service bill following a motor vehicle accident.

Each ambulance service must attempt to collect automotive, health, personal injury, or any other relevant insurance information from a patient that is involved in a motor vehicle accident at the time transportation is provided. At the time of transportation, the ambulance service must attempt to provide the patient with the DOH-created consumer notice.

Motor vehicle accidents include incidents where a pedestrian or bicyclist is struck or otherwise injured by a motor vehicle.

Within 60 days of the transportation, an ambulance service must:

- provide the patient with the DOH-created consumer notice; and
- bill the patient or the patient's insurance if the information was collected or attempt to collect the patient's insurance information and bill the patient or appropriate insurance within 60 days of receiving the information.

Appropriation: None.

Fiscal Note: Requested on January 21, 2025.

Effective Date: The bill contains multiple effective dates. Please see the bill.