

# FACT SHEET: HB 2285/SB 5986

## PROHIBIT SURPRISE BILLS FOR AMBULANCE RIDES



Washingtonians are protected from most surprise medical bills under the state Balance Billing Protection Act which took effect in 2020. However, ground ambulance rides were carved out of the legislation because of the complexity of agencies offering emergency medical services (EMS) and their financing from public sources. The legislature needs to take action to ensure that patients do not receive surprise bills from ground ambulance companies.

### THE PROBLEM: A GAP IN STATE CONSUMER PROTECTION LAWS FOR EMERGENCIES

Consumers have no choice when a ground ambulance is called—there is no time to discuss what is in-network and there are often limited options. Today, many Washington consumers receive a surprise bill from the out-of-network ambulance company that reflects the portion of the bill that is not covered by insurance (aka balance billing). In WA, these bills average \$500 in an emergency and \$1,000 in a non-emergency. Many consumers struggle to pay these surprise bills.

Washington residents are ready for change: **90%** say the government should ensure patients can't be charged out-of-network prices if they encounter an out-of-network provider through no fault of their own.

The legislature directed the Office of the Insurance Commissioner in 2022 to convene [a work group](#) to recommend how to prevent surprise bills for ground ambulance services and the work group recommendations are reflected in [HB 2285/SB 5986](#). At least 12 other states have already closed this loophole by making ground ambulances subject to prohibitions on balance billing.

### THE SOLUTION: PROHIBIT BALANCE BILLING BY GROUND AMBULANCE PROVIDERS

[HB 2285/SB 5986](#) would protect consumers from surprise bills for ground ambulances, just like Washington has protected them from surprise bills in every other aspect of the emergency response system, including hospitals, doctors, and even air ambulances. This legislation would:

- **Prohibit patients from being billed** for an ambulance ride beyond their cost-sharing responsibilities under their insurance plan (such as a copay or deductible)
- **Require insurance companies to reimburse** ambulance providers a reasonable fee that covers their costs, set by local jurisdictions or a default rate
- **Cover both emergency and non-emergency** ambulance rides

**Please support [HB 2285/SB 5986](#).**