

RÉSUMÉ DIGEST

ACT 453 (SB 109)

2023 Regular Session

Talbot

New law defines "ambulance provider", "clean claim", "covered services", "enrollee", "healthcare benefit plan", "healthcare insurer", and "out-of-network".

New law requires the minimum allowable reimbursement rate under any healthcare benefit plan issued by a healthcare insurer to an out-of-network ambulance provider to be one of the following:

- (1) At the rate set or approved, whether in contract or ordinance, by a local governmental entity in the jurisdiction in which the covered healthcare services originate or as provided in law.
- (2) 325% of the current published rate for ambulance services as established by the Centers for Medicare and Medicaid Services for the same service provided in the same geographic area or the ambulance provider's billed charges, whichever is less.

New law provides payment made is considered payment in full for the covered services provided, excluding any copayment, coinsurance, deductible, and other cost-sharing amounts required to be paid by the enrollee.

New law prohibits an ambulance provider from billing the enrollee for any additional amounts for paid covered services.

New law prohibits all copayment, coinsurance, deductible, and other cost-sharing amounts from exceeding the in-network amounts for covered healthcare services received by the enrollee.

New law requires a healthcare insurer to promptly remit payment for ambulance services directly to the ambulance provider within 30 days after receipt of a clean claim for covered services. Prohibits the healthcare insurer from sending payment to an enrollee.

New law provides that if a claim is not a clean claim, then requires the healthcare insurer within 30 days after receipt of the claim, a written notice to the provider acknowledging the date of the receipt of the claim. Further requires the healthcare insurer to state one of the following items:

- (1) That the insurer is declining to pay all or part of the claim and the specific reason or reasons for the denial.
- (2) That additional information is necessary to determine if all or part of the claim is payable and the specific additional information that is required.

Effective August 1, 2023.

(Adds R.S. 22:1880.2)