

An Act

ENROLLED SENATE
BILL NO. 1067

By: Rosino of the Senate

and

Stinson of the House

An Act relating to health insurance; amending Section 3, Chapter 356, O.S.L. 2024 (36 O.S. Supp. 2024, Section 6050.3), which relates to the Out-of-Network Ambulance Service Provider Act; authorizing local governmental entities or ambulance service providers to submit certain rates to the Insurance Department; requiring the Department to establish and maintain certain database; modifying reimbursement rates and criteria for certain ambulance services; requiring the Department to submit certain report; providing for the cessation of certain rates; providing an exception; and providing an effective date.

SUBJECT: Ambulance service reimbursement

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. AMENDATORY Section 3, Chapter 356, O.S.L. 2024 (36 O.S. Supp. 2024, Section 6050.3), is amended to read as follows:

Section 6050.3. A. A local governmental entity, or ambulance service provider operating on its behalf, may annually submit to the Insurance Department, in the form and manner prescribed by the Insurance Commissioner, the ambulance service rates set or approved, whether in contract or ordinance, by the local governmental entity.

B. By January 1, 2026, the Department shall establish and maintain on its public website a database listing all submitted rates.

C. The minimum allowable reimbursement rate under any health care benefit plan issued by a health care insurer to an out-of-network ambulance service provider for providing covered ambulance services shall be at the rates set or approved, whether in contract or ordinance, on May 1, 2025, submitted by a local governmental entity in the jurisdiction in which the covered ambulance services originate.

~~B. In the absence of the rates as provided in subsection A of this section, the rate shall be the lesser of:~~

~~1. Three hundred twenty-five percent (325%), or ambulance service provider operating on its behalf, as provided in subsection A of this section, if the local governmental entity has submitted such rates.~~

D. In absence of the rates provided in subsection A of this section, the rate shall be the lesser of:

1. Three hundred twenty-five percent (325%) of the current published rate for ambulance services as established by the Centers for Medicare and Medicaid Services under Title XVIII of the Social Security Act for the same services provided in the same geographic area; or

2. The ambulance service provider's billed charges.

~~E. E.~~ Payment made in compliance with this section shall be considered payment in full for the covered ambulance services provided, except for any copayment, coinsurance, deductible, and other cost-sharing feature amounts required to be paid by the enrollee. An ambulance service provider is prohibited from billing the enrollee for any additional amounts for the paid covered ambulance services in excess of what the health care insurer pays.

~~F. F.~~ All copayments, coinsurance, deductible, and other cost-sharing feature amounts provided by applicable to amounts calculated in accordance with subsection A of this section shall not exceed the

in-network copayment, coinsurance, deductible, and other cost-sharing features for the covered ambulance services received by the enrollee.

~~E. G.~~ G. In administering and paying claims, a health care insurer shall comply with Section 1219 of ~~Title 36 of the Oklahoma Statutes~~ this title.

H. The Department shall review the data from the database and submit a report by January 1, 2027, to the Governor, the President Pro Tempore of the Oklahoma State Senate, and the Speaker of the Oklahoma House of Representatives. The rates provided for in subsections C and D of this section shall cease to remain in effect unless the rates are modified by the Oklahoma Legislature prior to December 31, 2027.

SECTION 2. This act shall become effective January 1, 2026.

Passed the Senate the 21st day of May, 2025.

Presiding Officer of the Senate

Passed the House of Representatives the 8th day of May, 2025.

Presiding Officer of the House
of Representatives

OFFICE OF THE GOVERNOR

Received by the Office of the Governor this _____

day of _____, 20_____, at _____ o'clock _____ M.

By: _____

Approved by the Governor of the State of Oklahoma this _____

day of _____, 20_____, at _____ o'clock _____ M.

Governor of the State of Oklahoma

OFFICE OF THE SECRETARY OF STATE

Received by the Office of the Secretary of State this _____

day of _____, 20_____, at _____ o'clock _____ M.

By: _____