

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 COMMITTEE SUBSTITUTE
FOR
4 SENATE BILL 1067

By: Rosino of the Senate

5 and

6 Stinson of the House

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9 COMMITTEE SUBSTITUTE

10 An Act relating to health insurance; amending
11 Sections 2 and 3, Chapter 356, O.S.L. 2024 (36 O.S.
12 Supp. 2024, Sections 6050.2 and 6050.3), which relate
13 to the Out-of-Network Ambulance Service Provider Act;
14 modifying definition; authorizing local governmental
15 entities 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;
updating statutory reference; updating statutory
language; and providing an effective date.

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

19 SECTION 1. AMENDATORY Section 2, Chapter 356, O.S.L.

20 2024 (36 O.S. Supp. 2024, Section 6050.2), is amended to read as
21 follows:

22 Section 6050.2. As used in the Out-of-Network Ambulance Service
23 Provider Act:

1 1. "Ambulance service provider" means an ambulance service as
2 defined by Section 1-2503 of Title 63 of the Oklahoma Statutes
3 except that, for the purposes of ~~this act~~ the Out-of-Network
4 Ambulance Service Provider Act, the term shall be limited to an
5 ambulance service provider that provides ground transportation
6 services;

7 2. "Covered ambulance services" means those unscheduled and
8 emergency ground ambulance services which an enrollee is entitled to
9 receive under the terms of a health care benefit plan;

10 3. "Enrollee" means a person who is entitled to receive covered
11 ambulance services under the terms of a health care benefit plan;

12 4. "Health care benefit plan" means a plan, policy, contract,
13 certificate, agreement, or other evidence of coverage for health
14 care services offered, issued, renewed, or extended in this state by
15 a health care insurer, or government-sponsored self-insured plans.

16 Health care benefit plan does not include any health plan offered by
17 a contracted entity as defined in Section 4002.2 of Title 56 of the
18 Oklahoma Statutes that provides coverage to members of the state
19 Medicaid program;

20 5. "Health care insurer" means an entity that is subject to
21 state insurance regulation and provides coverage for health benefits
22 in this state and includes the following:

- 23 a. an insurance company,
24 b. a health maintenance organization,

- 1 c. a hospital and medical service corporation,
2 d. a risk-based provider organization, or
3 e. a sponsor or self-funded plan.

4 Health care insurer does not include a contracted entity as defined
5 in Section 4002.2 of Title 56 of the Oklahoma Statutes that provides
6 coverage to members of the state Medicaid program;

7 6. "Out-of-network" means a provider that does not contract
8 with the health care insurer of the enrollee receiving the covered
9 ambulance services; and

10 7. "Clean claim" means a claim that has no defect of
11 impropriety, including any lack of required substantiating
12 documentation or particular circumstances requiring special
13 treatment that prevents timely payment from being made on the claim.

14 SECTION 2. AMENDATORY Section 3, Chapter 356, O.S.L.

15 2024 (36 O.S. Supp. 2024, Section 6050.3), is amended to read as
16 follows:

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

22 B. The Department shall establish and maintain on its public
23 website a database listing all submitted rates.

1 C. The minimum allowable reimbursement rate under any health
2 care benefit plan issued by a health care insurer to an out-of-
3 network ambulance service provider for providing covered ambulance
4 services shall be ~~at the least of:~~

5 1. ~~The rates set or approved, whether in contract or ordinance,~~
6 ~~submitted by a local governmental entity in the jurisdiction in~~
7 ~~which the covered ambulance services originate.~~

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

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

14 2. Two hundred seventy-five percent (275%) of the current
15 published rate for ambulance services as established by the Centers
16 for Medicare and Medicaid Services under Title XVIII of the Social
17 Security Act for the same services provided in the same geographic
18 area; or

19 2. 3. The ambulance service provider's billed charges.

20 E. D. Payment made in compliance with this section shall be
21 considered payment in full for the covered ambulance services
22 provided, except for any copayment, coinsurance, deductible, and
23 other cost-sharing feature amounts required to be paid by the
24 enrollee. An ambulance service provider is prohibited from billing

1 the enrollee for any additional amounts for the paid covered
2 ambulance services in excess of what the health care insurer pays.

3 D. E. All copayments, coinsurance, deductible, and other cost-
4 sharing feature amounts ~~provided by~~ applicable to amounts calculated
5 in accordance with subsection A of this section shall not exceed the
6 in-network copayment, coinsurance, deductible, and other cost-
7 sharing features for the covered ambulance services received by the
8 enrollee.

9 E. F. In administering and paying claims, a health care insurer
10 shall comply with Section 1219 of Title 36 of the Oklahoma Statutes.

11 SECTION 3. This act shall become effective January 1, 2026.

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