



General Assembly

February Session, 2024

***Raised Bill No. 5460***

LCO No. 2346



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR  
AMBULANCE SERVICES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-498a of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective January 1, 2025*):

3 (a) No individual health insurance policy providing coverage of the  
4 type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of section  
5 38a-469, delivered, issued for delivery or renewed in this state, on or  
6 after [October 1, 1996] January 1, 2025, shall direct or require an enrollee  
7 to obtain approval from the insurer or health care center (1) prior to  
8 calling a 9-1-1 local prehospital emergency medical service system  
9 whenever such enrollee is confronted with a life or limb threatening  
10 emergency, or (2) after such enrollee is transported when medically  
11 necessary by ambulance to a hospital. For purposes of this section, a "life  
12 or limb threatening emergency" means any event which the enrollee  
13 believes threatens [his] such enrollee's life or limb in such a manner that  
14 a need for immediate medical care is created to prevent death or serious  
15 impairment of health.

16 (b) No insurer or health care center subject to the provisions of  
17 subsection (a) of this section shall deny payment to any ambulance  
18 provider responding to a 9-1-1 local prehospital emergency medical  
19 service system call on the basis that the enrollee did not obtain approval  
20 from such insurer or health care center prior to calling such emergency  
21 medical service system or after such enrollee is transported when  
22 medically necessary by ambulance to a hospital.

23 Sec. 2. Section 38a-525a of the general statutes is repealed and the  
24 following is substituted in lieu thereof (*Effective January 1, 2025*):

25 (a) No group health insurance policy providing coverage of the type  
26 specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of section 38a-  
27 469, delivered, issued for delivery or renewed in this state, on or after  
28 [October 1, 1996] January 1, 2025, shall direct or require an enrollee to  
29 obtain approval from the insurer or health care center (1) prior to calling  
30 a 9-1-1 local prehospital emergency medical service system whenever  
31 such enrollee is confronted with a life or limb threatening emergency,  
32 or (2) after such enrollee is transported when medically necessary by  
33 ambulance to a hospital. For purposes of this section, a "life or limb  
34 threatening emergency" means any event which the enrollee believes  
35 threatens [his] such enrollee's life or limb in such a manner that a need  
36 for immediate medical care is created to prevent death or serious  
37 impairment of health.

38 (b) No insurer or health care center subject to the provisions of  
39 subsection (a) of this section shall deny payment to any ambulance  
40 provider responding to a 9-1-1 local prehospital emergency medical  
41 service system call on the basis that the enrollee did not obtain approval  
42 from such insurer or health care center prior to calling such emergency  
43 medical service system or after such enrollee is transported when  
44 medically necessary by ambulance to a hospital.

This act shall take effect as follows and shall amend the following sections:

Section 1	January 1, 2025	38a-498a
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Sec. 2	January 1, 2025	38a-525a
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**Statement of Purpose:**

To prohibit insurers and health care centers from (1) requiring prior authorizations after any transport when medically necessary by ambulance to a hospital, and (2) denying payment to ambulance providers on the basis that the enrollee failed to obtain a prior authorization.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*