



# New York State Volunteer Ambulance and Rescue Association, Inc.

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MARCH 2022

## **STATEMENT OF SUPPORT**

**S3556 Breslin /A1309 Magnarelli  
Relating to Reimbursement of Ambulance Services (Direct Payment)**

### ***An act to amend insurance law, in relation to payments to pre-hospital emergency medical services***

NYSVARA strongly supports this bill, that at no cost to the State or municipalities, would ensure that ambulance providers receive direct payment for services upon submission of a claim to the beneficiary's insurance company, without the ambulance company needing to be a "preferred provider."

Ambulance services in NYS treat and transport all patients regardless of insurance carrier or a patient's ability to pay. When a patient uses an ambulance service that is not a "participating" or "preferred" provider with their insurance company (out-of-network), their insurance company sends the reimbursement check directly to the patient. This can be confusing and result in non-payment by patients that are not familiar with EOBs and ambulance payment rules. While the patient is then expected to pay the ambulance provider, in many cases, the patient cashes the check and does not pay the ambulance provider, forcing extensive collection activities.

It is not practical or fair to expect an ambulance provider to become a "participating" or "preferred" for *every single* insurance company. Historically, insurance companies have used direct payment through their in-network contracts as leverage to force ambulance services to accept lower reimbursement rates. These rates can be severely discounted by as much as 30% below the usual and customary charge for services.

Most volunteer ambulance services in NYS, as well as our career ambulance service partners, are struggling to make ends meet. NYSVARA believes that fair and direct insurance reimbursement for EMS calls is paramount to financial stability and continued availability of ambulance services to serve our patients and communities. The EMS field has suffered significant financial losses and incurred many new mandatory safety expenses during the COVID-19 pandemic. Volunteer EMS responders report to shifts around the clock and are at the ready to assist the ill and injured. Passage of this legislation would help ambulance squads by increasing the percentage of the payment intended for ambulance service that actually gets to the ambulance squad. This streamlined process would send health insurance payments directly to the ambulance squad, rather than going to the patient first, eliminating the need for volunteer ambulance squads to implement complex collection procedures for monies that were always intended for the ambulance service.

NYSVARA requests your active SUPPORT for passage of S3556 and A1309 and believes the legislation should be amended such that it is enacted for the entire state.

*NYSVARA is the voice of volunteer and not-for-profit EMS in New York State.*