



Protecting People from Ground Ambulance Surprise Bills

Health care costs are on the [rise](#) for families across the country. Despite efforts to improve affordability on both the federal and state levels, people continue to cite the [high cost of health care](#) as their top health-care related anxiety. One of the drivers of high out-of-pocket health care costs involves health care companies charging people surprise medical bills, or balance bills, for care received from an out-of-network provider in an in-network facility. These bills can be expensive – nearly one-in-five people have been charged [more than \\$1,000](#) in surprise medical costs – and occur far too often. Of adults who received a surprise medical bill over the past two years, [16%](#) reported being charged for an out-of-network ambulance. With the average ground ambulance surprise bill [totalling \\$450 and 10% of working-age people](#) holding medical debt from ground ambulance-related charges, *it's clear that action is needed to protect people from these surprise bills.*

Ground Ambulance Billing in States

Every year, [more than three million people](#) are brought to the emergency room by ground ambulance. When experiencing an emergency that requires immediate medical attention, people don't have [the option or time](#) to make sure the responding ambulance is in-network. For many, this means using an ambulance that is out-of-network, often without even knowing. Sure enough, [about half](#) of emergency rides result in a surprise medical bill, the [highest out-of-network billing rate](#) of any specialty.

Concerns over the cost of ambulance services also threaten to exacerbate existing health disparities. People who live in rural areas experience [longer transport times](#) to hospitals and other health care facilities, putting them at a higher risk of receiving a balance bill for out-of-network mileage charges than those closer to their destination hospital. People of color are [less likely to have access to a car](#) and may be more reliant on expensive ground ambulance services to access emergency care. A surprise ambulance bill may only add to the [disproportionate higher levels of medical debt](#) people of color hold compared to their white counterparts.

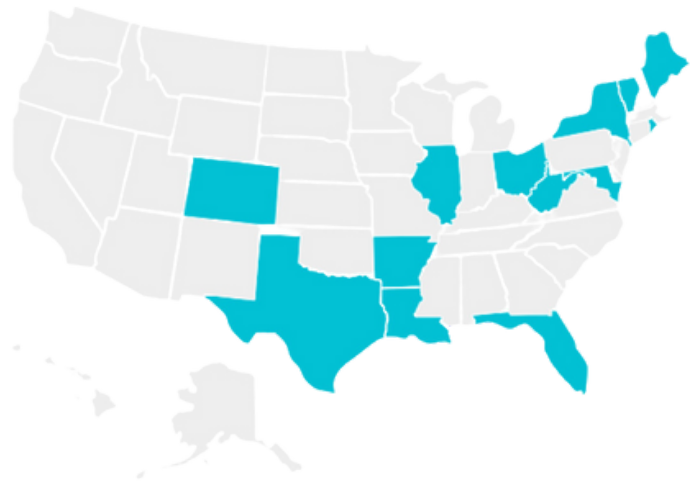
A Complicated System

Despite the passage of the federal [No Surprises Act \(NSA\)](#) and some states passing laws to protect consumers from surprise bills, many gaps remain. When people utilize ground ambulance services, there are no protections from high bills, leaving many people on the hook for high balance bills not covered by their insurance.

Compared to other health care sectors, the ground ambulance system is highly fragmented – in the state of Washington alone, there are [299 licensed ground ambulance agencies](#) – and is operated by a [complicated mix](#) of state and local agencies, including fire departments, hospitals and health systems, and volunteer organizations, each with their own individual operating practices, funding sources, and administrative capacity. Reimbursement rate authority for services also vary – some states and jurisdictions set reimbursement rates by [ordinance](#), while some ground ambulances in other areas don't contract with health plan networks at all, presenting challenges for policymakers in regulating billing practices at the local and state levels. As part of the NSA, Congress created the [Ground Ambulance and Patient Billing Advisory Committee](#), which is expected to present its recommendations to address out-of-network ground ambulance services in 2024.

State Approaches and Success

The current system that leaves people financially responsible for ground ambulance surprise bills is unsustainable. In the absence of federal action, [13 states](#) have passed ground ambulance billing reforms to protect people from these surprise charges, with several more having introduced bills during the 2024 legislative session. While laws vary in scope, many include the following provisions to ensure ground ambulance services are affordable for people:



States with Ground Ambulance Surprise Billing Laws

- **Prohibit ground ambulance surprise bills in emergency settings.** Most states' laws have enacted surprise billing protections to include ground ambulance services in emergency settings to ensure people aren't billed beyond their typical out-of-pocket expenses if they happen to receive services from an out-of-network provider.
- **Apply ground ambulance surprise billing protections to both public and private service providers.** Given that ground ambulance providers are made up of both public and private entities, most states' ground ambulance protections apply to both public and private ground ambulance providers.
- **Create a reimbursement mechanism for public and private ground ambulance out-of-network services.** Ground ambulances need to be reimbursed for services, and states have responded with different approaches to establishing rates for out-of-network ground ambulances. States should consider setting out-of-network reimbursement at a fixed percentage of Medicare.