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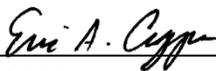
Bulletin 454

Out-of-Network Ambulance Services

During the last legislative session, the Maine Legislature enacted P.L. 2019, Chapter 668, An Act To Protect Consumers from Surprise Emergency Medical Bills. This law, effective on March 18, 2020, amended Maine's existing surprise billing statute to establish procedures for health insurance carriers to pay out-of-network providers for covered emergency services. Generally, the carrier must pay the greater of the carrier's median network rate for similar services in the area or the median network rate paid by all carriers for that service in that area.¹

However, this requirement does not currently apply to emergency ambulance services. Instead, a carrier must pay an out-of-network ambulance provider at the provider's usual out-of-network rate for covered emergency services provided before October 1, 2021.² The only exception is if the carrier and out-of-network ambulance provider agree otherwise. As with other emergency services, carriers may only require enrollees to pay the applicable coinsurance, copayment, deductible, or other out-of-pocket expense that would be imposed if the ambulance service were rendered by a network provider.³

January 6, 2021


Eric A. Cioppa
Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.

¹ 24-A M.R.S. § 4303-C(2)(B); 02-031 C.M.R. ch. 365, § 6(B).

² 24-A M.R.S. § 4303-C(2)(D).

³ 24-A M.R.S. § 4303-C(2)(A).



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