



Janet T. Mills
Governor

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE



Joan F. Cohen
Commissioner

April 22, 2025

Senator Donna Bailey, Senate Chair
Representative Kristi Mathieson, House Chair
Joint Standing Committee on Health Coverage, Insurance and Financial Services
100 State House Station
Augusta, ME 04333-0100

Re: LD 1192, An Act to Increase the Commercial Insurance Reimbursement Rate for
Ambulance Services

Dear Senator Bailey, Representative Mathieson, and Members of the Committee:

The Bureau of Insurance is neither for nor against L.D. 1192. The purpose of this letter is to provide you with background information.

This bill modifies 24-A M.R.S. §4303-F to make the maximum reimbursement rate for covered ambulance services the same for in-network and out-of-network providers. It also raises that rate from 200% to 400% of the Medicare rate (subject to adjustments for rural and super-rural ambulance providers, which is unchanged by the bill). The change applies to both transport and non-transport services. Finally, the bill repeals the 5% limit on annual rate increases by providers who charge less than the maximum rate.

Doubling the reimbursement rate and including out-of-network providers in this reimbursement requirement may impact health insurance premiums, but we do not have information to estimate that amount at this time.

Sincerely,

Robert L. Carey
Superintendent

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