

**Revised “Purpose” Section for NCOIL Model Act Regarding
Air Ambulance Patient Protections**

This Act is intended to help preserve the long-standing jurisdiction that states have over the regulation of the business of insurance as expressly established by the McCarran-Ferguson Act (15 U.S.C. 1011 et seq., 1945), and to affirm the ability of states to regulate the business of insurance without threat of Federal obstruction.

This Act does so consistent with McCarran-Ferguson Act standards by defining and regulating the particular practice of risk transferring and spreading air ambulance subscription memberships. Legislating protection from consumer harm in these insurance contracts is an appropriate and necessary measure fulfilling the states’ responsibility and authority under McCarran-Ferguson to exercise broad regulatory authority over the business of insurance.