

December 9, 2020

The Honorable Pamela Hunter
Chairwoman
Health & Long Term Care Committee
NCOIL
2317 Route 34, Suite 2B
Manasquan, NJ 08736

The Honorable Deborah Ferguson
Vice Chairwoman
Health & Long Term Care Committee
NCOIL
2317 Route 34, Suite 2B
Manasquan, NJ 08736

Re: Model Act Regarding Air Ambulance Patient Protections

Chair Hunter and Vice Chair Ferguson:

We are writing to express our support of the Model Act Regarding Air Ambulance Patient Protections introduced by Delegate Steve Westfall of West Virginia and Representative Tom Oliverson, M.D. of Texas for consideration by the NCOIL Health Insurance and Long Term Care Issues Committee.

As one of the largest air ambulance companies in the country, serving patients in 49 states, we have approached billing concerns according to what is best for the patient—including building a robust Patient Advocacy Program and going in-network with health insurers. As a result of these industry best practices, our average patient out-of-pocket cost in 2020 is \$167.

In contrast to these best practices, memberships are sold to consumers as an ancillary coverage product without any regulatory oversight. Aggressively marketing and selling membership products disincentivizes in-network negotiation and fails to further patients' best interests.

Air Methods is supporting Del. Westfall and Rep. Oliverson's model act because it aligns with the patient-centric mission we have adopted. Importantly, the model act will protect patients from unscrupulous insurance products and related practices; for example, by requiring appropriate disclosures for Medicare and Medicaid beneficiaries who have limited or zero out-of-pocket liability in most instances. Lastly, the model act includes language that will require states to benchmark policies and requirements for air ambulance patient communications and interactions. This is a much-needed guardrail designed to set expectations around provider behavior and help ensure patients are given the support and resources they need to resolve their claims and appeals.

We thank you for the opportunity to share our perspective on this issue and look forward to further discussions on the subject.

Sincerely,



Ms. Carolyn Mayle
Vice President of Government Affairs
Air Methods Corporation