

1 SENATE JOINT MEMORIAL 17

2 **50TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2011**

3 INTRODUCED BY

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10 A JOINT MEMORIAL

11 REQUESTING THE SUPERINTENDENT OF INSURANCE TO EVALUATE THE
12 COSTS AND BENEFITS OF REQUIRING INSURANCE COVERAGE OF AMBULANCE
13 SERVICES.

14
15 WHEREAS, rural and urban ambulance services operate at a
16 deficit, particularly those that are run by not-for-profit
17 medical centers or hospitals; and

18 WHEREAS, a thirty percent to forty percent collection rate
19 on payment by recipients of service, whether through insurance
20 or self-payment, is considered "as good as it gets" because a
21 911 call mandates a response, and the response may be to a
22 scene of an accident or other unexpected catastrophic event;
23 and

24 WHEREAS, the responders are trained medical emergency
25 providers; their interest is saving the life or responding

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1 appropriately to the emergency at hand, and they may or may not
2 get full identification, proof of insurance, contact
3 information or any means to track the person when the emergency
4 is resolved; and

5 WHEREAS, many people believe their health or vehicle
6 insurance covers an ambulance response, but ambulance service
7 providers do not find this to be the case the majority of the
8 time; and

9 WHEREAS, claims for ambulance costs are typically denied
10 for the lack of coverage and lack of complete patient
11 information and indigency compounded by the medical emergency;
12 and

13 WHEREAS, it is not cost-effective for a small ambulance
14 operator to pursue the five-hundred-dollar (\$500) to eight-
15 hundred-dollar (\$800) debt; and

16 WHEREAS, for ambulance service providers to survive in New
17 Mexico, a reliable and sustainable funding mechanism must be
18 created, much like the funding mechanism for volunteer fire
19 services; and

20 WHEREAS, a logical possibility is to include emergency
21 management service response coverage in home, health and
22 vehicle insurance policies issued to New Mexicans; and

23 WHEREAS, this would then provide individual coverage or a
24 pool from which ambulance services could be reimbursed;

25 NOW, THEREFORE, BE IT RESOLVED BY THE LEGISLATURE OF THE

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1 STATE OF NEW MEXICO that the superintendent of insurance be
2 requested to evaluate:

3 A. the premium needed to include mandated emergency
4 ambulance coverage in each of the three types of insurance that
5 would reimburse the service at rates established by the public
6 regulation commission;

7 B. whether it is best to create a pool to fund
8 ambulance services or have individual coverage within each
9 policy, and whether those policies should be stacked in case of
10 multiple transports during the course of an emergency; and

11 C. any other issues relative to such coverage that
12 the superintendent believes should be considered by the
13 legislature; and

14 BE IT FURTHER RESOLVED that the superintendent of
15 insurance report the evaluation findings to the appropriate
16 committee of the legislature by December 1, 2011; and

17 BE IT FURTHER RESOLVED that a copy of this memorial be
18 transmitted to the superintendent of insurance.