



**TESTIMONY OF
CONNECTICUT HOSPITAL ASSOCIATION
SUBMITTED TO THE
INSURANCE AND REAL ESTATE COMMITTEE
Thursday, March 14, 2024**

HB 5460, An Act Concerning Health Insurance Coverage For Ambulance Services

The Connecticut Hospital Association (CHA) appreciates this opportunity to submit testimony concerning **HB 5460, An Act Concerning Health Insurance Coverage For Ambulance Services**. CHA supports this bill.

Connecticut hospitals are critical to their communities. They are confronting the challenges posed by a post-pandemic healthcare system with an exemplary healthcare workforce that continues to provide outstanding care. But challenges remain. Hospitals are treating sicker patients, it continues to be challenging to hire and retain staff, and the financial headwinds are grave. Through it all, hospitals are steadfast, providing high-quality 24-hour care for everyone who walks through their doors, focusing on making Connecticut's healthcare system more equitable, and driving world-class innovation right here in Connecticut.

HB 5460 extends existing patient protections in Sections 38a-498a and 38a-525a of the general statutes related to accessing prehospital emergency medical services by prohibiting individual and group health insurance policies from requiring a patient to obtain approval from an insurer after the patient is transported when medically necessary by ambulance to a hospital. The bill also prohibits insurers from denying payment to an ambulance provider responding to a 9-1-1 local prehospital emergency medical service system call because the patient did not obtain approval from the insurer before or after being transported.

No one would deny the importance of avoiding a delay in accessing care for patients experiencing a medical emergency. Yet concerns about whether such care will be covered can lead to delays or avoidance of critically important care. Moreover, it is unreasonable to expect patients to consider prior or post-service approval requirements when confronted with a life- or limb-threatening emergency. These sorts of administrative requirements contribute to avoidable medical debt and contribute to the uncovered costs borne by healthcare providers.

For these reasons, CHA fully supports the additional protections proposed in HB 5460.

Thank you for your consideration of our position. For additional information, contact CHA Government Relations at (203) 294-7310.