



Texas Association of Health Plans

1001 Congress Ave., Suite 300

Austin, Texas 78701

P: 512.476.2091

www.tahp.org

March 5, 2025

Dear Chair Kolkhorst and members of the Senate Health & Human Services Committee,

The Texas Association of Health Plans (TAHP) is the statewide association representing health insurers, HMOs, Medicaid managed care, and other health plans that provide coverage for over 20 million Texans. TAHP supports Senate Bill 916 (Zaffirini), which seeks to extend critical protections against surprise billing for ground ambulance services in Texas. This legislation exemplifies how industries that may not always agree can come together to find workable solutions to achieve important policy goals and patient protections. Health plans, emergency medical service (EMS) providers, consumer and patient advocates, and business groups all support these important reforms.

In emergency situations, patients often lack the ability to choose their health care providers, including ambulance services. This lack of choice can lead to unexpected “surprise bills” when the provider is out-of-network, resulting in significant financial burdens during already stressful times. Nearly 60% of ambulance rides are out-of-network, according to data from Fair Health. Research indicates that one in four ambulance rides results in a surprise bill, with the median out-of-pocket charge being \$450 nationally and \$656 in Texas.

Texas has been at the forefront of protecting patients from surprise medical bills. In 2019, the state enacted a landmark law (SB 1264) banning most surprise bills. However, the issue of ground ambulance out-of-network billing remained. Subsequently, Congress passed the No Surprises Act, but again the law did not include ground ambulance services. Instead, Congress created a task force to research addressing that issue, but a final solution has not been identified.

During the 88th Legislative Session, SB 2476 was passed with broad support, establishing new protections for critical ambulance services and again positioning Texas as a leader in protecting patients. While federal lawmakers work toward a national solution, Texas has implemented temporary protections to shield patients in state-regulated health plans from surprise ambulance bills. SB 916 renews these protections for an additional two years, providing Congress with the necessary time to develop comprehensive legislation that covers all Texans in state-regulated as well as self-funded (ERISA) health plans.



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We appreciate the collaborative opportunity to work with the EMS industry to achieve a workable solution. Our experience in negotiating these reforms with the industry shows that when the legislature sets a goal and asks stakeholders to work together to identify a solution, practical solutions can be achieved.

By passing SB 916, Texas will continue to lead in safeguarding families from unexpected medical expenses. This bill not only protects patients but also demonstrates the power of collaboration among diverse industries to achieve significant policy goals. We respectfully urge the committee to support SB 916 and extend these vital protections for all Texans.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Jamie Dudensing". The signature is written in a cursive, flowing style.

Jamie Dudensing, RN
CEO
Texas Association of Health Plans