



Texas Association of Health Plans
1001 Congress Ave., Suite 300
Austin, Texas 78701
P: 512.476.2091
www.tahp.org

April 17, 2025

Re: TAHP Supports SB 916

Dear Chair Dean and Members of the House Insurance Committee,

As the statewide trade association representing health insurers, HMOs, Medicaid managed care, and other health plans that serve over 20 million Texans, the Texas Association of Health Plans (TAHP) is committed to ensuring that Texas families and employers have access to affordable, comprehensive, and high-quality coverage.

TAHP supports Senate Bill 916, 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



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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.

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,

M. Blake Hutson

Blake Hutson

Texas Association of Health Plans