

Insurance Times: Mass. Drivers Asked To Pay Ambulance Bills After Accident

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BOSTON (AP) -- Victims of traffic accidents in Massachusetts increasingly are being billed for their ambulance rides because insurance companies are refusing to pick up the full tab.

Ambulance company executives told The Boston Globe that more than a third of the time, insurers refuse to pay the full bill, which on an average ranges from \$400 to \$700 per ride.

When that happens, the ambulance company bills the accident victims for the unpaid portion of a bill. As a last resort, some companies are suing the victims they transported.

The bills to accident victims range from modest amounts to more than \$100.

Ambulance companies say they don't like going after the accident victims, but say they would not be able to survive if they simply absorb the loss.

When a policyholder is sued by an ambulance company over an unpaid bill, his or her auto insurance company must either pay the entire bill, or represent the policyholder in court, according to the state division of insurance.

Ambulance fees in Massachusetts are not regulated in Massachusetts as they are in other states. Auto insurers, normally responsible for at least the first \$2,000 of medical expenses stemming from an accident, make use of a state statute requiring them to cover only "reasonable" and "necessary" ambulance services.

According to the Globe, most auto insurers hire medical bill "repricing" firms which use various national and local statistics to calculate average rates for ambulance services according to zip code. When ambulance bills exceed those average rates, insurance companies believe they have cause to discount bills.

The final determination of what is a reasonable bill is often made by the courts.

"If insurance companies are not, in fact, willing to reimburse ambulance expenses, consumers need to know that up front," said Ben Geman of the Center for Insurance Research, a national consumer advocacy group based in Cambridge.

"If there are common exemptions, consumers need to know what they are."

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