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June 5, 2025

The Honorable Jerry Cirino
Senate Finance Committee, Chair
Ohio Senate
1 Capitol Square
Columbus, OH 43215

RE: Out-of-Network Ambulance Services

Dear Chair Cirino:

On behalf of AHIP, I write to express our opposition to a provision that was included in the budget bill, House Bill 96, earlier this week. The provision increases the reimbursement rate a health plan must reimburse an out-of-network ambulance for unanticipated and emergency care from 100% to 250% of the Medicare payment amount.

Our members are dedicated to improving the health of Ohioans through affordable, high-quality health care, and recognize the importance of ambulance services. Our members have built a robust network of ambulance providers across the state and continually work with those providers to ensure their network rates are sufficiently funding the accessibility of ambulance services for Ohioans.

By setting an inflated, government-mandated reimbursement for out-of-network ambulance services, this provision effectively incentivizes EMS providers to leave insurer networks, eroding long-established partnerships and substantially reducing the ability of health plans to negotiate fair, value-based rates on behalf of individuals and businesses. This significantly higher mandated rate places those networks in jeopardy and will result in increased health care costs for Ohioans.

Recommendation: AHIP respectfully asks that you remove the costly and anticompetitive mandate of increased reimbursement rates of out-of-network ground ambulances from the budget.

Thank you for your consideration of this important request. AHIP and its member health plans stand ready to work with you to advance solutions that lower costs, improve quality, and strengthen the health care system for all Ohioans.

Sincerely,

Keith Lake
Regional Director, State Affairs
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AHIP is the national association whose members provide insurance coverage for health care and related services. Through these offerings, we improve and protect the health and financial security of consumers, families, businesses, communities, and the nation. We are committed to market-based solutions and public-private partnerships that improve affordability, value, access, and well-being for consumers.