

July 19, 2019

The Honorable Joe Neguse
U.S. House of Representatives
1419 Longworth House Office Building
Washington, DC 20515

Dear Representative Neguse:

We are writing on behalf of the members of the National Association of Insurance Commissioners (NAIC) to express our strong support for your legislation to prohibit surprise bills from air ambulance providers. We are encouraged that, as Congress considers broader measures to address surprise medical bills, you have taken steps to apply these crucial protections when consumers require air ambulance transports.

Air ambulance bills almost always stem from situations when consumers cannot reasonably choose their provider. In both emergency and non-emergency situations, consumers are rarely able to seek out and utilize an in-network air ambulance. After they are transported, air ambulance consumers are frequently presented with surprise bills for tens of thousands of dollars, even after their insurer pays the provider. Prohibiting this kind of billing offers needed protection for consumers who find themselves in the unfortunate circumstance of requiring air ambulance transport.

A federal solution is necessary because courts have so far ruled against state laws that protect consumers. The Airline Deregulation Act has been interpreted to prohibit states from regulating air ambulances. Even though state regulators across the country field complaints from consumers about air ambulance billing practices, neither they nor their state lawmakers currently have the authority to address this serious, ongoing problem. Action at the federal level is, therefore, needed to protect consumers.

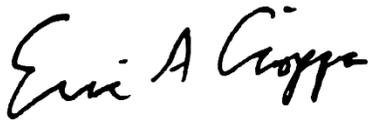
Your bill would complement legislation already considered by the House Committee on Energy and Commerce. While the *No Surprises Act* would limit surprise bills in many situations, it currently does not extend its protections to air ambulance consumers. Your bill would fill this gap.

We appreciate your commitment to this issue and will work with you, relevant committee members, and other members of Congress in support of advancing these key protections on their own, or as part of broader surprise bill legislation. Thank you again for your leadership on this issue.

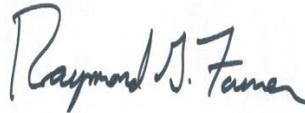
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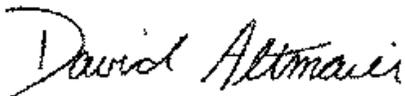
Sincerely,



Eric A. Cioppa
NAIC President
Superintendent
Maine Bureau of Insurance



Raymond G. Farmer
NAIC President-Elect
Director
South Carolina Department of Insurance



David Altmaier
NAIC Vice President
Commissioner
Florida Office of Insurance Regulation



Dean L. Cameron
NAIC Secretary-Treasurer
Director
Idaho Department of Insurance