



# Ground Ambulance Commercial Claims Analysis

May 5, 2023



OFFICE of the  
**INSURANCE  
COMMISSIONER**  
WASHINGTON STATE

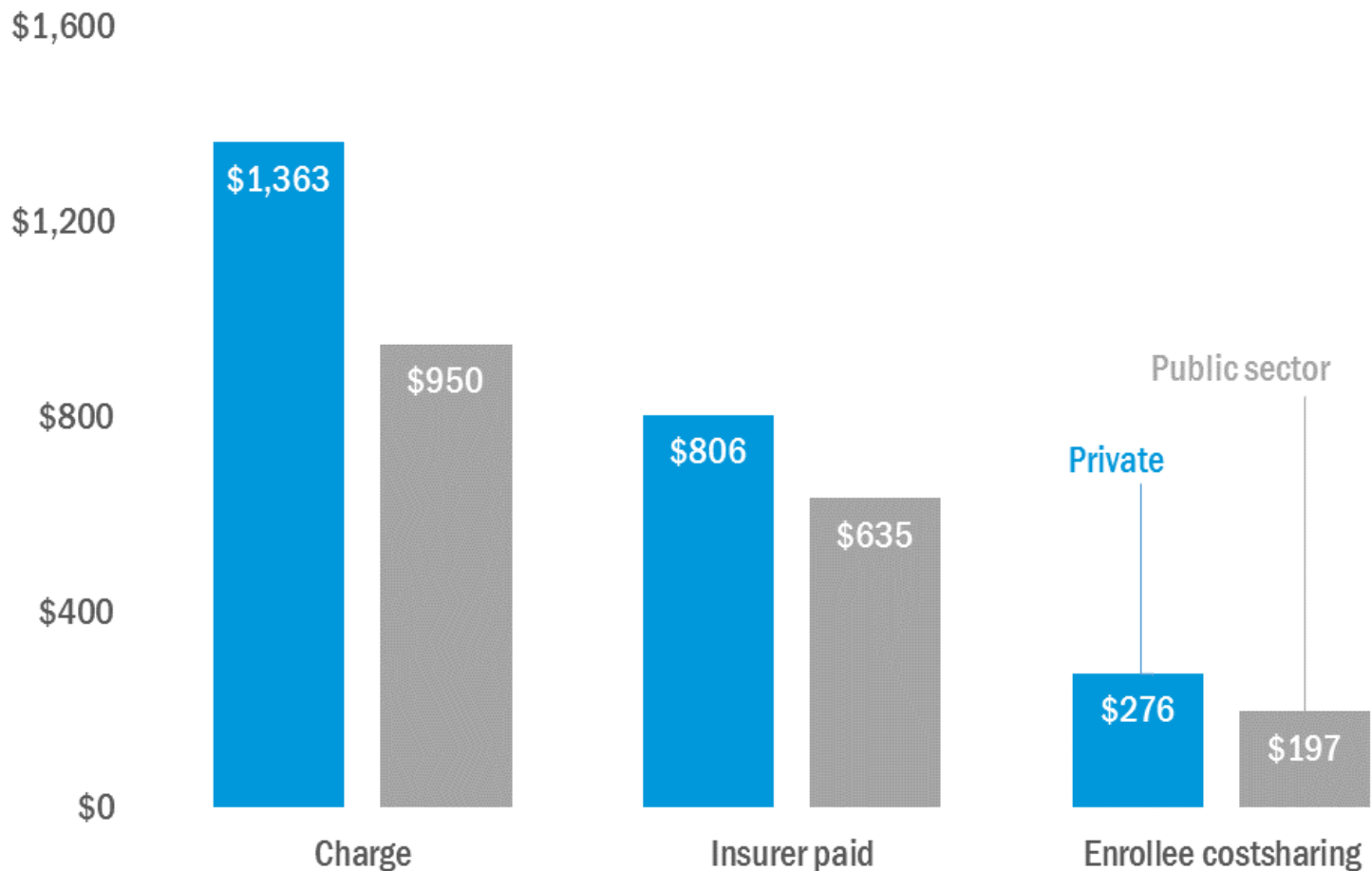
# Criteria

---

- Services provided from 2019 – 2022 (currently through Sept. 2022)
- Fully-insured commercial market (small number of self-insured claims)
- Place of service code 41 (Land ambulance)
- Excluded denied claims
- State of rendered service limited to WA (for ambulance services, often reported as provider's location)

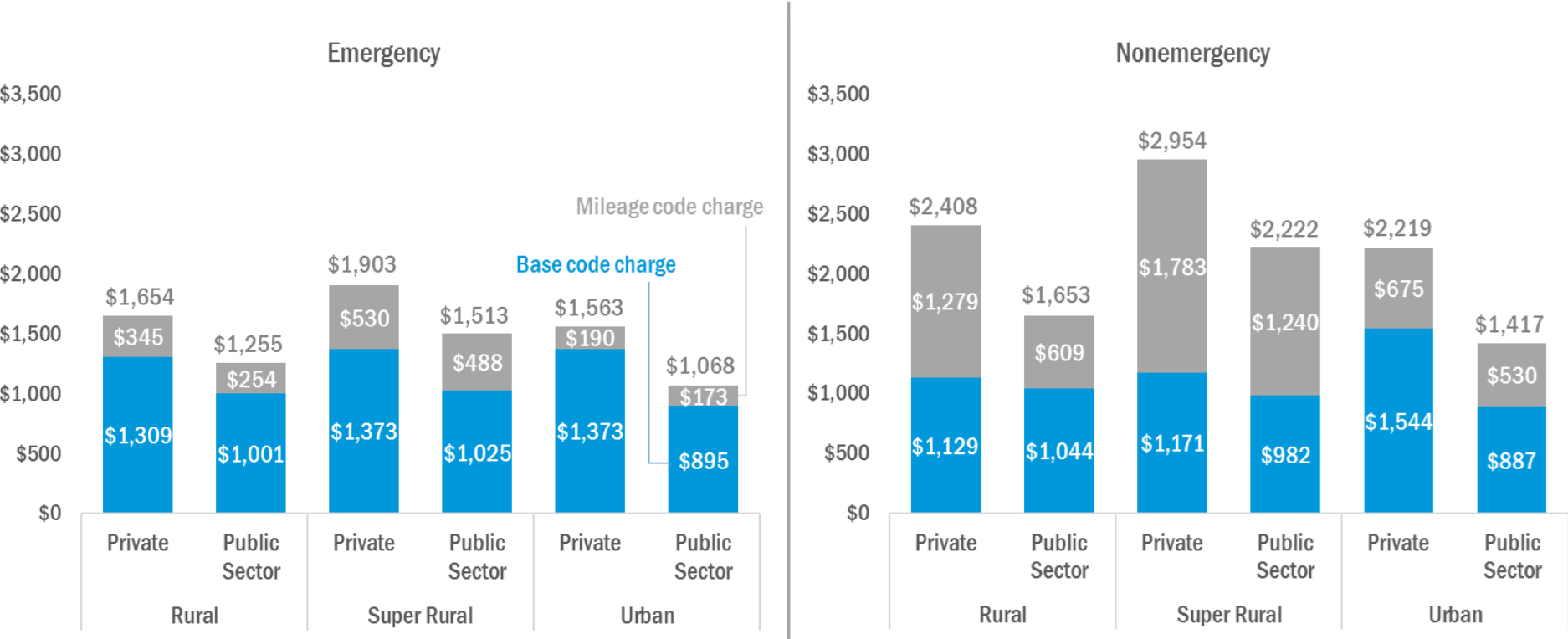
Transport type	Procedure code	Claims		Share of billing code-specific claims by ownership, %				
		Number of services	Percent of services	PE and publicly traded	Nonprofit	Independent	Public	Unknown
Emergency	A0427 (ALS, level 1)	20,957	46%	27%	1%	11%	59%	2%
	A0429 (BLS)	23,492	51%	26%	1%	27%	43%	2%
	A0433 (ALS, level 2)	1,405	3%	21%	1%	7%	68%	2%
	<b>Total emergency</b>	<b>45,854</b>	<b>77%</b>	<b>27%</b>	<b>1%</b>	<b>19%</b>	<b>51%</b>	<b>2%</b>
Nonemergency	A0426 (ALS, level 1)	2,399	22%	40%	1%	44%	11%	4%
	A0428 (BLS)	8,703	78%	48%	0%	45%	4%	2%
	<b>Total nonemergency</b>	<b>11,102</b>	<b>19%</b>	<b>46%</b>	<b>0%</b>	<b>45%</b>	<b>6%</b>	<b>2%</b>
SCT	A0434 (specialty care transport)	2,785	100%	63%	0%	28%	2%	8%
	<b>Total SCT</b>	<b>2,785</b>	<b>5%</b>	<b>63%</b>	<b>0%</b>	<b>28%</b>	<b>2%</b>	<b>8%</b>
<b>All above codes</b>		<b>59,741</b>	<b>100%</b>	<b>32%</b>	<b>1%</b>	<b>24%</b>	<b>41%</b>	<b>2%</b>

### Average out-of-network billed charges, insurer paid amounts, and enrollee cost sharing for basic life support, emergency transport (A0429) by ownership

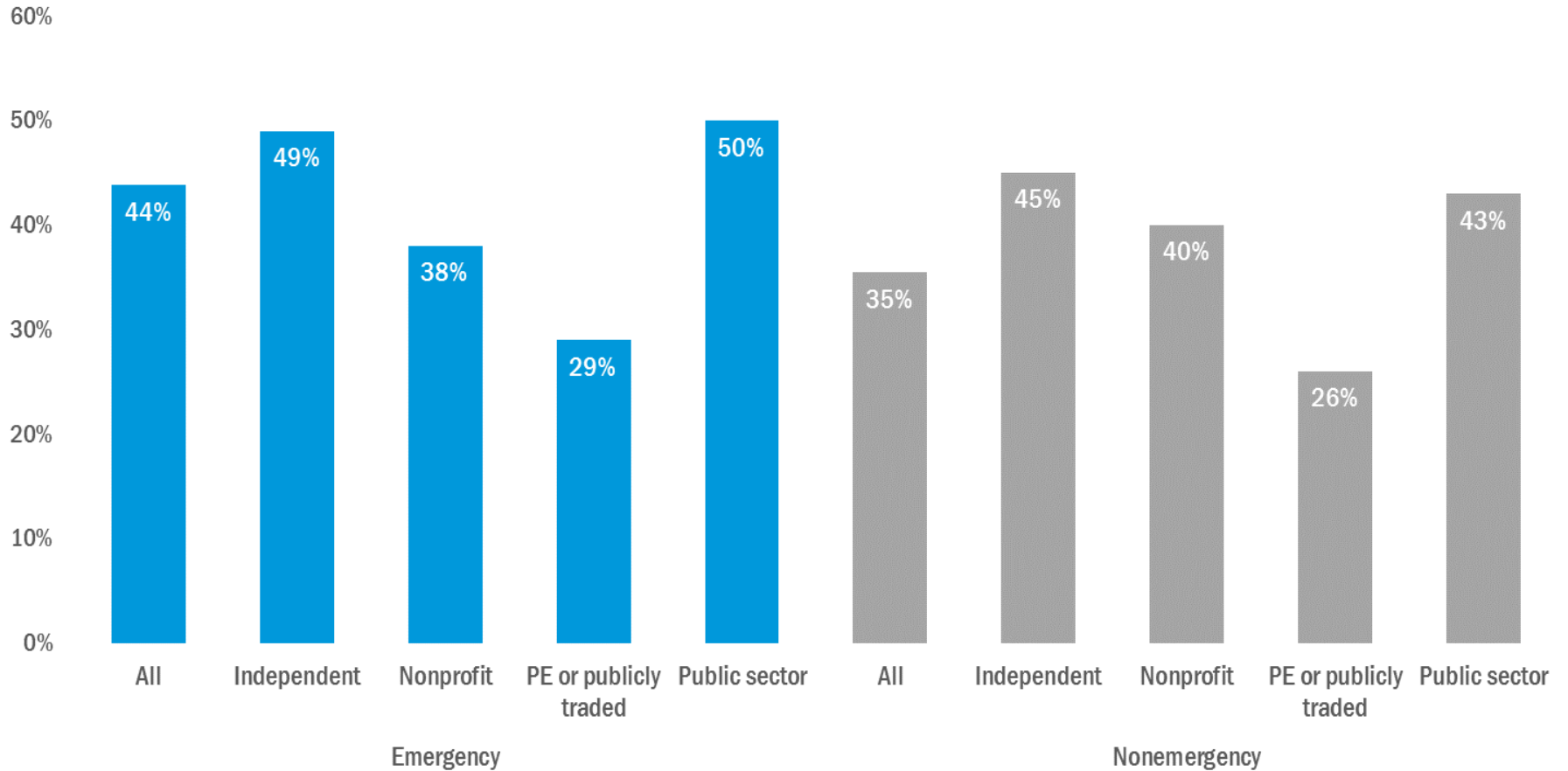


# The average base code and mileage code billed charges for out-of-network ground ambulance services, 2019 - 2022Q2.

The average mileage billed charges tend to be higher for nonemergency and rural claims.



Prevalence of out-of-network utilization, by ambulance ownership type, 2019-2022



# Comparison to existing data

---

## Loren Adler findings for WA:

- Emergency Transports (2014-2017)
  - 93.7% Out-of-network
- Nonemergency Transports (2014-2017)
  - 55.1% Out-of-network

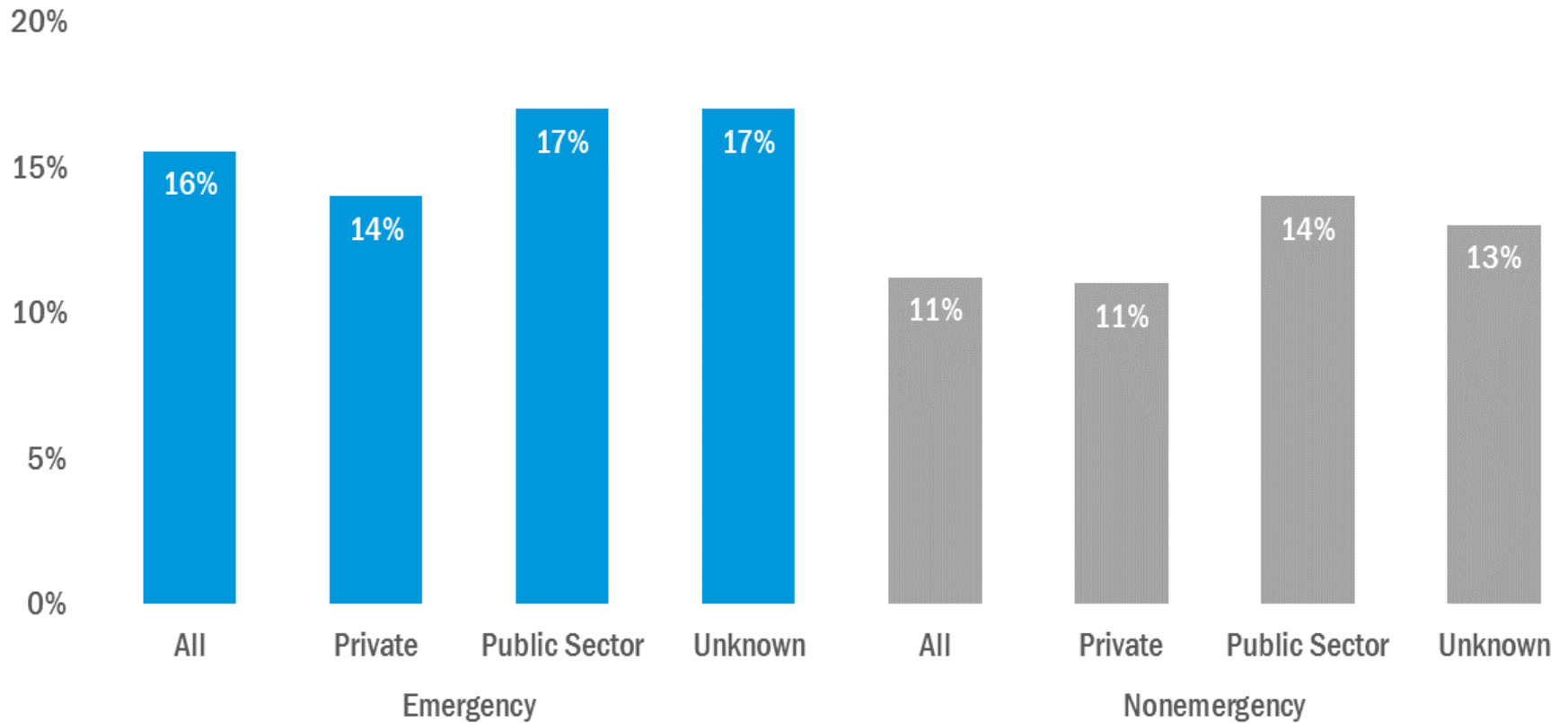
## Our findings:

- Emergency Transports (2019-2022)
  - 44% Out-of-network
- Nonemergency Transports (2019-2022)
  - 35% Out-of-network

Different data sources with different reporting carriers, and different years. We determined one carrier to be a notable outlier, which may overstate the percentage of claims that are provided by contracted providers.

## Prevalence of potential balance bills, 2019-2022Q2

Potential balance bill defined as OON claim where the charged amount exceeded the allowed amount





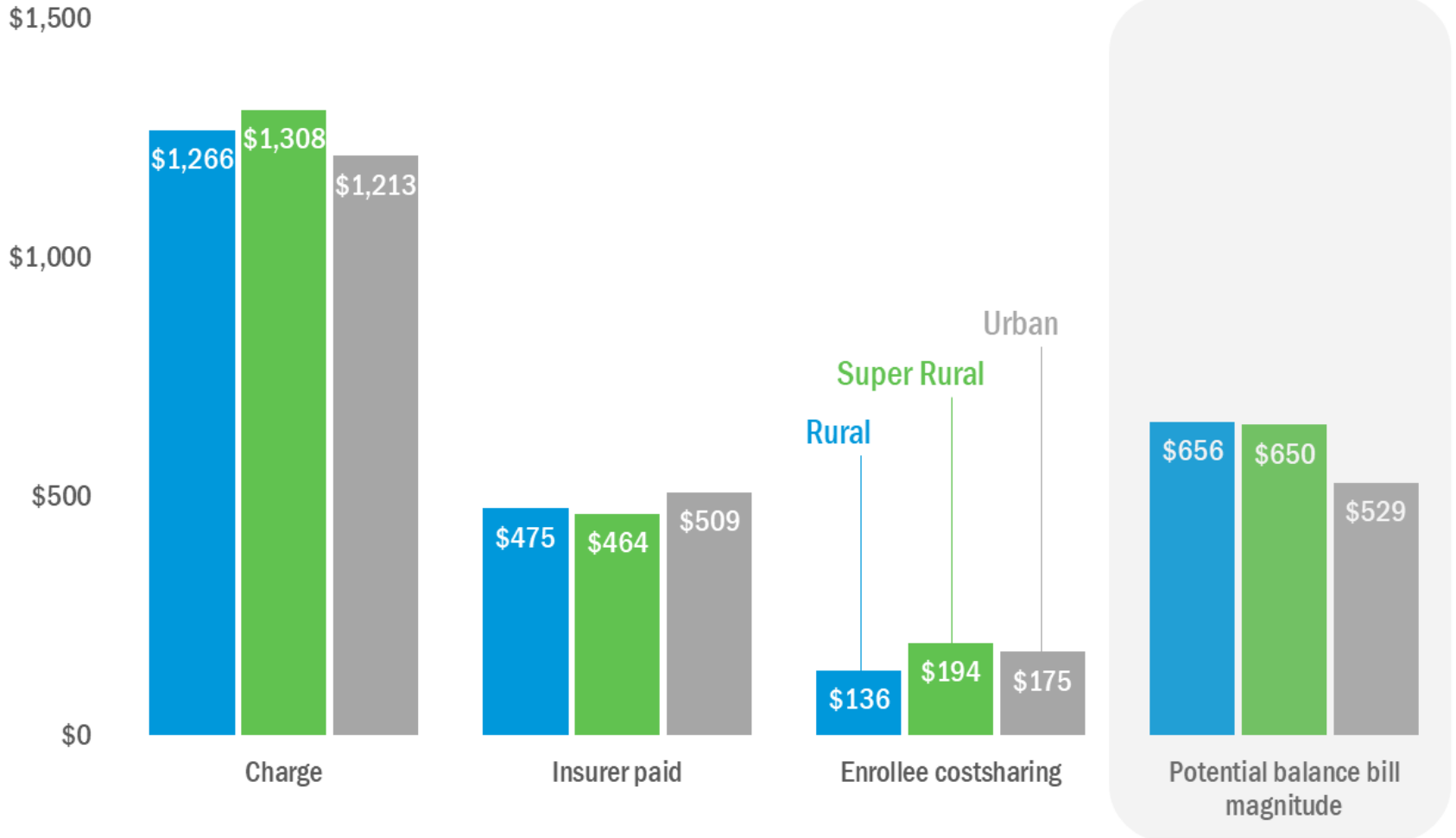
# Prevalence of potential balance bills for OON transports

---

- **Emergency Transports:**
  - 36% of OON emergency transports resulted in a potential balance bill
  - Therefore... 64% of OON emergency transports were paid in full
- **Nonemergency Transports:**
  - 32% of OON nonemergency transports resulted in a potential balance bill
  - Therefore... 68% of OON nonemergency transports were paid in full

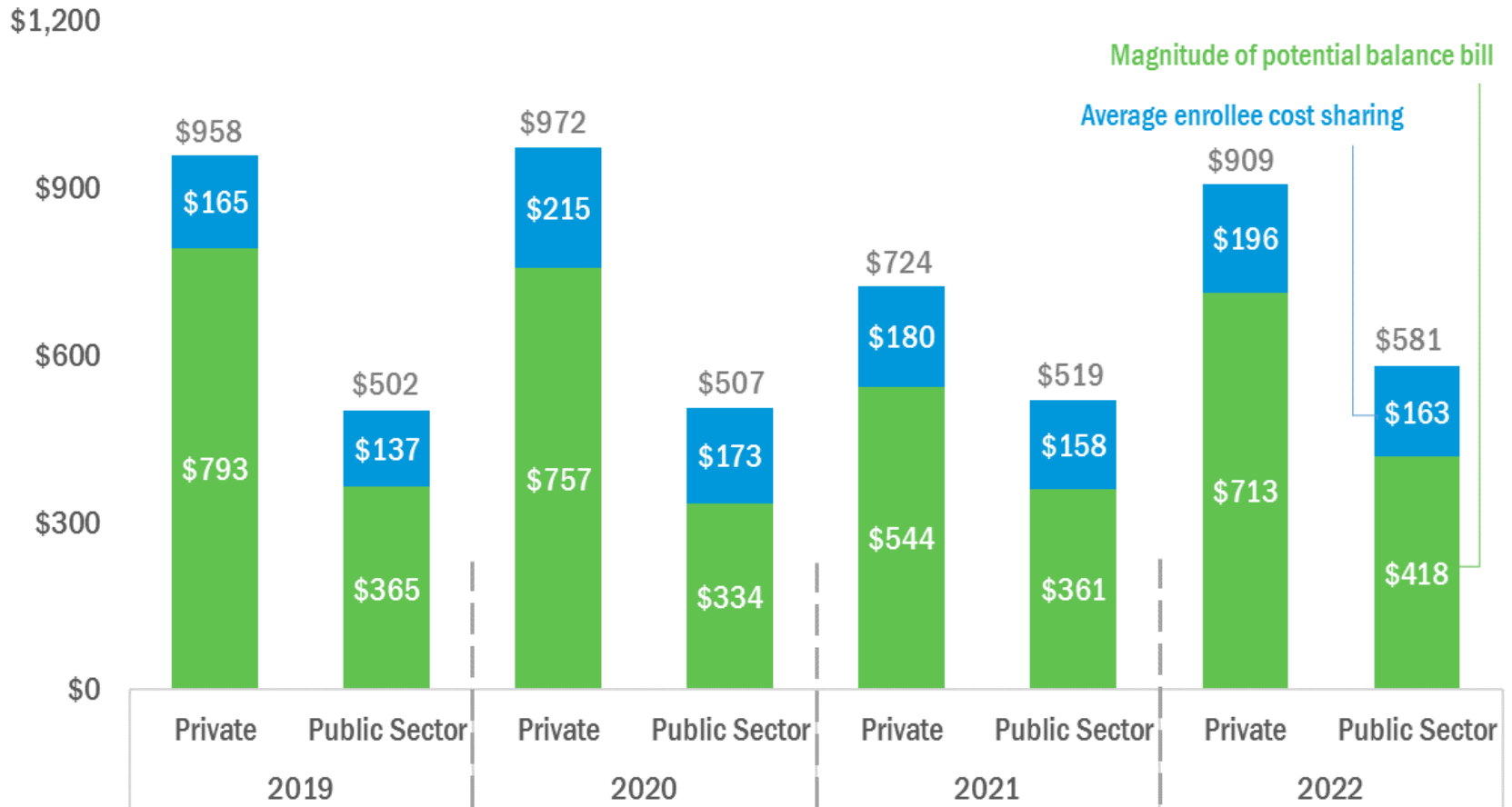
# Average charges, paid amounts, and potential balance bill magnitude for basic life support emergency transport (A0429)

Only includes claims where the allowed amount was less than the billed charges



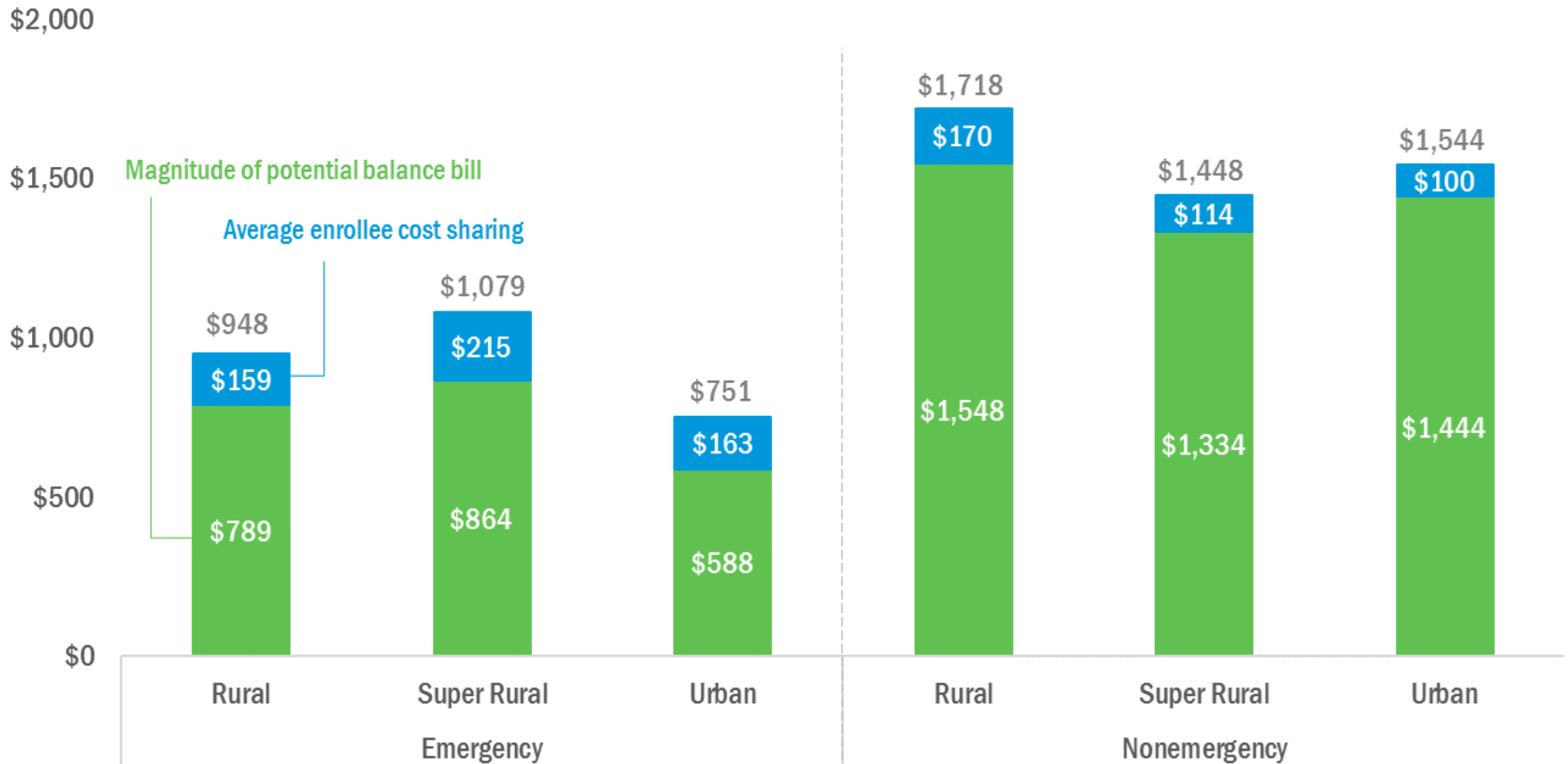
# Enrollee cost exposure for basic life support, emergency transport (A0429) ground ambulance services, 2019 - 2022Q2

The average enrollee cost sharing and magnitude of potential balance bills by ownership



## Enrollee cost exposure for ground ambulance services, 2019-2022Q2

The average enrollee cost sharing and magnitude of potential balance bills by ownership type



# Takeaways

---

- Most emergency transports performed by public organizations, most nonemergency transports performed by private organizations
- Billed charges, paid amounts and potential surprise bills generally larger for private vs. public ambulance providers
- Rural and super rural emergency transports tend to have larger billed charges and potential balance bills
- Mileage component of a claim tend to make up a large portion of the billed charges, notably for nonemergency transports in rural and super rural areas

# Questions?