



August 18, 2025

Oregon Division of Financial Regulation
Department of Consumer and Business Services
350 Winter St. NE
Salem, OR 97301
Attn: Lisa Emerson

Subject: Moda Health Comments on Ground Ambulance Balance Billing, House Bill 3243

Moda Health Plan, Inc. (Moda) appreciated the opportunity to provide comments to the Department of Consumer and Business Services' (DCBS) Division of Financial Regulation (DFR) efforts to adopt rules to implement House Bill 3243 (2025), Ground Ambulance Balance Billing. In this letter, Moda is providing feedback and suggestions regarding the rules that were proposed on August 5, 2025.

1. Suggestions for information contained in the Ground Ambulance Rate Database:

1. Create a standardized reporting format that does not allow for "miscellaneous pricing" to be included in the database.
 - The Washington database allows for miscellaneous pricing to be added in the *Additional Comments* section of the database. The allowance of miscellaneous pricing to be added to this section prevents insurers from employing standardized, automated procedures relating to the configuration of the database. As a result, insurers must manually review all comments sections for miscellaneous pricing information. This is an operational burden and could lead to errors and the lack of uniformity across insurers in the state.
2. Include an "effective date" and "term date" for all rates loaded into the database.
 - The current Washington database includes an effective date column but does not include a term date column. The inclusion of a term date column would allow for enhanced record keeping in case a discrepancy arises.
3. Provide clarification when rates are changed in the database.
 - In the Washington database, records are overwritten by newer ones, but clarity is not provided as to the reason for the change. Insurers are often unsure if the original records were loaded incorrectly or if a provider is no longer servicing a given geographical area.
4. Provide a PDF summary of all changes for each database update.

Health plans provided by Moda Health Plan, Inc.

- In addition to indicating the reason(s) for a change in the database, it would be helpful if a change log is provided after each update. The provision of a change log would allow insurers to easily identify changes in the database after each update.

5. Provide the HCPCs with the corresponding fee in the comments section of the database.

- When the GASO charge for additional services, apart from the basic ALS/BLS/Milage rates are provided, it would be helpful for insurers to have the HCPCs provided with the corresponding fee in the comment section.

2. Potential enforcement safe harbor for insurers in the absence of a finalized database.

Moda has concerns with being able to operationalize processes relating to payment of ground ambulance services in accordance with House Bill 3243 in the absence of a finalized database. Insurers should be given a safe harbor until one month after the database is completed to ensure operational compliance. In the absence of a safe harbor, the rulemaking should clarify the rates insurers shall utilize to pay out of network ground ambulance claims to avoid non-compliance with the provisions of the bill until the database is finalized.

Thank you for the opportunity to provide comments during this rulemaking process.

Sincerely

Scott White

Scott White
Director, Regulatory Affairs

