

DEPARTMENT OF REGULATORY AGENCIES

Division of Insurance

3 CCR 702-4

LIFE, ACCIDENT AND HEALTH

New Regulation 4-2-66

CONCERNING THE PAYMENT METHODOLOGY FOR NON-CONTRACTED SERVICE AGENCIES THAT PROVIDE EMERGENCY AMBULANCE SERVICES

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Section 1 Authority

This regulation is promulgated and adopted by the Commissioner of Insurance under the authority of §§ 10-1-109(1), 10-16-109, 10-16-704(5.5)(d)(II)(A), and 10-16-708, C.R.S.

Section 2 Scope and Purpose

The purpose of this regulation is to establish a payment methodology to be utilized by carriers to pay non-contracted service agencies that provide emergency ambulance services pursuant to HB 19-1174. This payment methodology does not apply to a publicly-funded fire agency.

Section 3 Applicability

This regulation applies to carriers offering individual, small group and large group health benefit plans that will receive claims incurred on or after January 1, 2020 from non-contracted services agencies which provide emergency ambulance services and who are subject to the requirements of § 10-16-704(5.5), C.R.S.

Section 4 Definitions

- A. "Ambulance service" shall have the same meaning as found at § 25-3.5-103(3), C.R.S.
- B. "Carrier" shall have the same meaning as found at § 10-16-102(8), C.R.S.
- C. "Covered person" shall have the same meaning as found at § 10-16-102(15), C.R.S.
- D. "Geographic area" means, for the purposes of this regulation, the geographic area established by the Division for out-of-network reimbursements pursuant to § 10-16-704(3)(d)(VI)(A), C.R.S., and contained in Appendix A of this regulation.

- E. "Medicare reimbursement rate" shall have the same meaning as found at § 10-16-704(3)(d)(VI)(B), C.R.S.
- F. "Non-contracted service agency" means, for the purposes of this regulation, a service agency that does not have a contract with a carrier to provide emergency ambulance services.
- G. "Publicly-funded fire agency" means, for the purposes of this regulation, an ambulance service provider that has been established as part of a fire protection district, health services district, municipality, special tax district, or other government entity.
- H. "Service agency" shall have the same meaning as found at § 25-3.5-103(11.5), C.R.S.

Section 5 Payment Methodology Rules

- A. Carriers shall reimburse a non-contracted service agency that provides emergency ambulance services to a covered person at three hundred twenty-five percent (325%) of the Medicare reimbursement rate for the same service provided in the same geographic area, including mileage.
- B. A non-contracted service agency that does not meet the definition of a publicly-funded fire agency, but does contract with a fire department, fire protection district, health services district, municipality, special tax district, or other government entity to provide emergency ambulance services on their behalf shall be reimbursed in accordance with the terms of that contract.
- C. A non-contracted service agency shall remain subject to Section 5.D. of this regulation if it contracts with a fire department, fire protection district, health services district, municipality, special tax district, or other government entity to provide emergency ambulance services and is prohibited from billing the covered person, except as permitted in Section 5.D. of this regulation.
- D. Covered persons shall only be responsible for the applicable in-network deductible, coinsurance, and/or copayment they would be required to pay for in-network emergency ambulance services.
- E. Payment made in compliance with Section 5.A. of this regulation shall be considered payment in full for the covered services provided, except for any in-network deductible, coinsurance and/or copayment amount required to be paid by the covered person.
- F. An ambulance service provider must demonstrate to a carrier that it meets the definition of a publicly-funded fire agency found at Section 4.G. of this regulation in order to be exempt from the requirements found in this regulation.

Section 6 Severability

If any provision of this regulation or the application of it to any person or circumstances is for any reason held to be invalid, the remainder of this regulation shall not be affected.

Section 7 Enforcement

Noncompliance with this regulation may result in the imposition of any of the sanctions made available in the Colorado statutes pertaining to the business of insurance, or other laws, which include the imposition of civil penalties, issuance of cease and desist orders, and/or suspensions or revocation of license, subject to the requirements of due process.

Section 8 Effective Date

This regulation shall become effective April 15, 2020.

Section 9 History

Emergency regulation effective December 20, 2019.
Regulation effective April 15, 2020.

Appendix A: Zip Code to DOI Geographic Area Crosswalk

Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	DOI	Zip Code	DOI Region	DOI
80025	1	Boulder	80117	3	Denver	80538	4	Ft. Collins	81045	8	East	81420	9	West
80026	1	Boulder	80118	3	Denver	80539	4	Ft. Collins	81046	8	East	81422	9	West
80027	1	Boulder	80120	3	Denver	80541	4	Ft. Collins	81047	8	East	81423	9	West
80301	1	Boulder	80121	3	Denver	80545	4	Ft. Collins	81049	8	East	81424	9	West
80302	1	Boulder	80122	3	Denver	80547	4	Ft. Collins	81050	8	East	81425	9	West
80303	1	Boulder	80123	3	Denver	80549	4	Ft. Collins	81052	8	East	81426	9	West
80304	1	Boulder	80124	3	Denver	80553	4	Ft. Collins	81054	8	East	81427	9	West
80305	1	Boulder	80125	3	Denver	81501	5	Grand Junction	81055	8	East	81428	9	West
80306	1	Boulder	80126	3	Denver	81502	5	Grand Junction	81057	8	East	81429	9	West
80307	1	Boulder	80127	3	Denver	81503	5	Grand Junction	81058	8	East	81430	9	West
80308	1	Boulder	80128	3	Denver	81504	5	Grand Junction	81059	8	East	81431	9	West
80309	1	Boulder	80129	3	Denver	81505	5	Grand Junction	81062	8	East	81432	9	West
80310	1	Boulder	80130	3	Denver	81506	5	Grand Junction	81063	8	East	81433	9	West
80314	1	Boulder	80131	3	Denver	81507	5	Grand Junction	81064	8	East	81434	9	West
80455	1	Boulder	80134	3	Denver	81520	5	Grand Junction	81067	8	East	81435	9	West
80466	1	Boulder	80135	3	Denver	81521	5	Grand Junction	81071	8	East	81601	9	West
80471	1	Boulder	80136	3	Denver	81522	5	Grand Junction	81073	8	East	81602	9	West
80481	1	Boulder	80137	3	Denver	81523	5	Grand Junction	81076	8	East	81610	9	West
80501	1	Boulder	80138	3	Denver	81524	5	Grand Junction	81077	8	East	81611	9	West
80502	1	Boulder	80150	3	Denver	81525	5	Grand Junction	81081	8	East	81612	9	West
80503	1	Boulder	80151	3	Denver	81526	5	Grand Junction	81082	8	East	81615	9	West
80510	1	Boulder	80155	3	Denver	81527	5	Grand Junction	81084	8	East	81620	9	West
80516	1	Boulder	80160	3	Denver	81624	5	Grand Junction	81087	8	East	81621	9	West
80533	1	Boulder	80161	3	Denver	81630	5	Grand Junction	81089	8	East	81623	9	West
80540	1	Boulder	80162	3	Denver	81643	5	Grand Junction	81090	8	East	81625	9	West
80544	1	Boulder	80163	3	Denver	81646	5	Grand Junction	81091	8	East	81626	9	West
80106	2	Colorado Springs	80165	3	Denver	80504	6	Greeley	81092	8	East	81631	9	West
80132	2	Colorado Springs	80166	3	Denver	80514	6	Greeley	81101	8	East	81632	9	West
80133	2	Colorado Springs	80201	3	Denver	80520	6	Greeley	81102	8	East	81633	9	West
80808	2	Colorado Springs	80202	3	Denver	80530	6	Greeley	81120	8	East	81635	9	West
80809	2	Colorado Springs	80203	3	Denver	80534	6	Greeley	81123	8	East	81636	9	West
80813	2	Colorado Springs	80204	3	Denver	80542	6	Greeley	81124	8	East	81637	9	West
80814	2	Colorado Springs	80205	3	Denver	80543	6	Greeley	81125	8	East	81638	9	West
80816	2	Colorado Springs	80206	3	Denver	80546	6	Greeley	81126	8	East	81639	9	West
80817	2	Colorado Springs	80207	3	Denver	80550	6	Greeley	81129	8	East	81640	9	West
80819	2	Colorado Springs	80208	3	Denver	80551	6	Greeley	81130	8	East	81641	9	West
80829	2	Colorado Springs	80209	3	Denver	80603	6	Greeley	81131	8	East	81642	9	West
80831	2	Colorado Springs	80210	3	Denver	80610	6	Greeley	81132	8	East	81645	9	West
80832	2	Colorado Springs	80211	3	Denver	80611	6	Greeley	81133	8	East	81647	9	West
80833	2	Colorado Springs	80212	3	Denver	80612	6	Greeley	81135	8	East	81648	9	West
80840	2	Colorado Springs	80214	3	Denver	80615	6	Greeley	81136	8	East	81649	9	West
80841	2	Colorado Springs	80215	3	Denver	80620	6	Greeley	81138	8	East	81650	9	West

Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	DOI	Zip Code	DOI Region	DOI
80860	2	Colorado Springs	80216	3	Denver	80621	6	Greeley	81140	8	East	81652	9	West
80863	2	Colorado Springs	80217	3	Denver	80622	6	Greeley	81141	8	East	81653	9	West
80864	2	Colorado Springs	80218	3	Denver	80623	6	Greeley	81143	8	East	81654	9	West
80866	2	Colorado Springs	80219	3	Denver	80624	6	Greeley	81144	8	East	81655	9	West
80901	2	Colorado Springs	80220	3	Denver	80631	6	Greeley	81146	8	East	81656	9	West
80902	2	Colorado Springs	80221	3	Denver	80632	6	Greeley	81148	8	East	81657	9	West
80903	2	Colorado Springs	80222	3	Denver	80633	6	Greeley	81149	8	East	81658	9	West
80904	2	Colorado Springs	80223	3	Denver	80634	6	Greeley	81151	8	East			
80905	2	Colorado Springs	80224	3	Denver	80638	6	Greeley	81152	8	East			
80906	2	Colorado Springs	80225	3	Denver	80639	6	Greeley	81154	8	East			
80907	2	Colorado Springs	80226	3	Denver	80642	6	Greeley	81155	8	East			
80908	2	Colorado Springs	80227	3	Denver	80643	6	Greeley	81201	8	East			
80909	2	Colorado Springs	80228	3	Denver	80644	6	Greeley	81211	8	East			
80910	2	Colorado Springs	80229	3	Denver	80645	6	Greeley	81212	8	East			
80911	2	Colorado Springs	80230	3	Denver	80646	6	Greeley	81215	8	East			
80912	2	Colorado Springs	80231	3	Denver	80648	6	Greeley	81221	8	East			
80913	2	Colorado Springs	80232	3	Denver	80650	6	Greeley	81222	8	East			
80914	2	Colorado Springs	80233	3	Denver	80651	6	Greeley	81223	8	East			
80915	2	Colorado Springs	80234	3	Denver	80652	6	Greeley	81226	8	East			
80916	2	Colorado Springs	80235	3	Denver	80729	6	Greeley	81227	8	East			
80917	2	Colorado Springs	80236	3	Denver	80732	6	Greeley	81228	8	East			
80918	2	Colorado Springs	80237	3	Denver	80742	6	Greeley	81232	8	East			
80919	2	Colorado Springs	80238	3	Denver	80754	6	Greeley	81233	8	East			
80920	2	Colorado Springs	80239	3	Denver	81001	7	Pueblo	81236	8	East			
80921	2	Colorado Springs	80241	3	Denver	81002	7	Pueblo	81240	8	East			
80922	2	Colorado Springs	80243	3	Denver	81003	7	Pueblo	81242	8	East			
80923	2	Colorado Springs	80244	3	Denver	81004	7	Pueblo	81244	8	East			
80924	2	Colorado Springs	80246	3	Denver	81005	7	Pueblo	81248	8	East			
80925	2	Colorado Springs	80247	3	Denver	81006	7	Pueblo	81252	8	East			
80926	2	Colorado Springs	80248	3	Denver	81007	7	Pueblo	81253	8	East			
80927	2	Colorado Springs	80249	3	Denver	81008	7	Pueblo	81290	8	East			
80928	2	Colorado Springs	80250	3	Denver	81009	7	Pueblo	80423	9	West			
80929	2	Colorado Springs	80251	3	Denver	81010	7	Pueblo	80424	9	West			
80930	2	Colorado Springs	80252	3	Denver	81011	7	Pueblo	80426	9	West			
80931	2	Colorado Springs	80256	3	Denver	81012	7	Pueblo	80428	9	West			
80932	2	Colorado Springs	80257	3	Denver	81019	7	Pueblo	80429	9	West			
80933	2	Colorado Springs	80259	3	Denver	81022	7	Pueblo	80430	9	West			
80934	2	Colorado Springs	80260	3	Denver	81023	7	Pueblo	80434	9	West			
80935	2	Colorado Springs	80261	3	Denver	81025	7	Pueblo	80435	9	West			
80936	2	Colorado Springs	80262	3	Denver	81069	7	Pueblo	80442	9	West			
80937	2	Colorado Springs	80263	3	Denver	80649	8	East	80443	9	West			
80938	2	Colorado Springs	80264	3	Denver	80653	8	East	80446	9	West			
80939	2	Colorado Springs	80265	3	Denver	80654	8	East	80447	9	West			
80941	2	Colorado Springs	80266	3	Denver	80701	8	East	80451	9	West			
80942	2	Colorado Springs	80271	3	Denver	80705	8	East	80459	9	West			

Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	DOI	
80944	2	Colorado Springs	80273	3	Denver	80720	8	East	80461	9	West	
80946	2	Colorado Springs	80274	3	Denver	80721	8	East	80463	9	West	
80947	2	Colorado Springs	80281	3	Denver	80722	8	East	80467	9	West	
80949	2	Colorado Springs	80290	3	Denver	80723	8	East	80468	9	West	
80950	2	Colorado Springs	80291	3	Denver	80726	8	East	80469	9	West	
80951	2	Colorado Springs	80293	3	Denver	80727	8	East	80473	9	West	
80960	2	Colorado Springs	80294	3	Denver	80728	8	East	80477	9	West	
80962	2	Colorado Springs	80299	3	Denver	80731	8	East	80478	9	West	
80970	2	Colorado Springs	80401	3	Denver	80733	8	East	80479	9	West	
80977	2	Colorado Springs	80402	3	Denver	80734	8	East	80480	9	West	
80995	2	Colorado Springs	80403	3	Denver	80735	8	East	80482	9	West	
80997	2	Colorado Springs	80419	3	Denver	80736	8	East	80483	9	West	
80001	3	Denver	80420	3	Denver	80737	8	East	80487	9	West	
80002	3	Denver	80421	3	Denver	80740	8	East	80488	9	West	
80003	3	Denver	80422	3	Denver	80741	8	East	80497	9	West	
80004	3	Denver	80425	3	Denver	80743	8	East	80498	9	West	
80005	3	Denver	80427	3	Denver	80744	8	East	81121	9	West	
80006	3	Denver	80432	3	Denver	80745	8	East	81122	9	West	
80007	3	Denver	80433	3	Denver	80746	8	East	81128	9	West	
80010	3	Denver	80436	3	Denver	80747	8	East	81137	9	West	
80011	3	Denver	80437	3	Denver	80749	8	East	81147	9	West	
80012	3	Denver	80438	3	Denver	80750	8	East	81157	9	West	
80013	3	Denver	80439	3	Denver	80751	8	East	81210	9	West	
80014	3	Denver	80440	3	Denver	80755	8	East	81220	9	West	
80015	3	Denver	80444	3	Denver	80757	8	East	81224	9	West	
80016	3	Denver	80448	3	Denver	80758	8	East	81225	9	West	
80017	3	Denver	80449	3	Denver	80759	8	East	81230	9	West	
80018	3	Denver	80452	3	Denver	80801	8	East	81231	9	West	
80019	3	Denver	80453	3	Denver	80802	8	East	81235	9	West	
80020	3	Denver	80454	3	Denver	80804	8	East	81237	9	West	
80021	3	Denver	80456	3	Denver	80805	8	East	81239	9	West	
80022	3	Denver	80457	3	Denver	80807	8	East	81241	9	West	
80023	3	Denver	80465	3	Denver	80810	8	East	81243	9	West	
80024	3	Denver	80470	3	Denver	80812	8	East	81251	9	West	
80030	3	Denver	80474	3	Denver	80815	8	East	81301	9	West	
80031	3	Denver	80475	3	Denver	80818	8	East	81302	9	West	
80033	3	Denver	80476	3	Denver	80821	8	East	81303	9	West	
80034	3	Denver	80601	3	Denver	80822	8	East	81320	9	West	
80035	3	Denver	80602	3	Denver	80823	8	East	81321	9	West	
80036	3	Denver	80614	3	Denver	80824	8	East	81323	9	West	
80037	3	Denver	80640	3	Denver	80825	8	East	81324	9	West	
80038	3	Denver	80820	3	Denver	80826	8	East	81325	9	West	
80040	3	Denver	80827	3	Denver	80828	8	East	81326	9	West	
80041	3	Denver	80830	3	Denver	80834	8	East	81327	9	West	
80042	3	Denver	80835	3	Denver	80836	8	East	81328	9	West	

Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	Location	Zip Code	DOI Region	DOI	
80044	3	Denver	80511	4	Ft. Collins	80861	8	East	81329	9	West	
80045	3	Denver	80512	4	Ft. Collins	80862	8	East	81330	9	West	
80046	3	Denver	80513	4	Ft. Collins	81020	8	East	81331	9	West	
80047	3	Denver	80515	4	Ft. Collins	81021	8	East	81332	9	West	
80101	3	Denver	80517	4	Ft. Collins	81024	8	East	81334	9	West	
80102	3	Denver	80521	4	Ft. Collins	81027	8	East	81335	9	West	
80103	3	Denver	80522	4	Ft. Collins	81029	8	East	81401	9	West	
80104	3	Denver	80523	4	Ft. Collins	81030	8	East	81402	9	West	
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80107	3	Denver	80525	4	Ft. Collins	81034	8	East	81410	9	West	
80108	3	Denver	80526	4	Ft. Collins	81036	8	East	81411	9	West	
80109	3	Denver	80527	4	Ft. Collins	81038	8	East	81413	9	West	
80110	3	Denver	80528	4	Ft. Collins	81039	8	East	81414	9	West	
80111	3	Denver	80532	4	Ft. Collins	81040	8	East	81415	9	West	
80112	3	Denver	80535	4	Ft. Collins	81041	8	East	81416	9	West	
80113	3	Denver	80536	4	Ft. Collins	81043	8	East	81418	9	West	
80116	3	Denver	80537	4	Ft. Collins	81044	8	East	81419	9	West	