

Climate Assessment

Office of Legislative Oversight

Bill 1-25: Public Safety – Emergency Medical Services – Insurance Reimbursement

SUMMARY

The Office of Legislative Oversight (OLO) anticipates Bill 1-25 will have no impact on the County’s contribution to addressing climate change as the proposed actions will likely have no effect on response times and would only change a few procedures related to inquiring about an individual’s insurance information.

BACKGROUND AND PURPOSE OF BILL 1-25

Montgomery County residents are not required to “pay any out-of-pocket expenses (co-payment, deductible, or uninsured portion of the cost of each emergency medical services transport) relating to emergency medical transport services” provided by Montgomery County Fire and Rescue Services (MCFRS).¹ However, the Emergency Medical Services (EMS) Law passed in January 2013 authorizes MCFRS to seek reimbursement for ambulance transports from private health insurance companies, Medicare, or Medicaid. Revenue from these reimbursements goes towards equipment, enhancement, and training for MCFRS.²

Currently, under County law, MCFRS personnel are not allowed to inquire about an individual’s insurance coverage. Instead, the County contracts with a third party to seek reimbursement from health insurance providers after emergency transportation services are rendered.³

Bill 1-25 would allow MCFRS emergency responders to ask for information regarding an individual’s insurance coverage. Specifically, emergency responders could only ask for insurance information when:⁴

- Providing transportation to an alternative destination other than a hospital emergency department such as a behavioral health facility, primary care office, or urgent care; or
- Providing treatment in place.

According to the County Executive, these changes would allow MCFRS personnel to provide alternate emergency services such as treatment-in-place, define out-of-pocket expenses for individuals receiving such treatments, and aid MCFRS in seeking reimbursement for emergency services transport from health insurance providers.⁵ The Bill generally aligns with recommendations made by the Maryland Institute for Emergency Medical Services Systems (MIEMSS) and the Maryland Health Care Commission (MHCC) in a report released in January 2019.⁶

Bill 1-25, Public Safety – Emergency Medical Services – Insurance Reimbursement – Amendments was introduced by the Council President at the request of the County Executive on January 21, 2025.⁷

ANTICIPATED IMPACTS

The efficiency of emergency services, especially emergency response times, can contribute to a community’s overall emergency preparedness and by extension, its climate resilience.⁸ However, as the bill’s proposed changes are unlikely to affect response times, OLO anticipates Bill 1-25 will have no impact on the County’s contribution to addressing climate change, including the reduction and/or sequestration of greenhouse gas emissions, community resilience, and adaptative capacity.

RECOMMENDED AMENDMENTS

The Climate Assessment Act requires OLO to offer recommendations, such as amendments or other measures to mitigate any anticipated negative climate impacts.⁹ OLO does not offer recommendations or amendments as Bill 1-25 is likely to have no impact on the County’s contribution to addressing climate change, including the reduction and/or sequestration of greenhouse gas emissions, community resilience, and adaptative capacity.

CAVEATS

OLO notes two caveats to this climate assessment. First, predicting the impacts of legislation upon climate change is a challenging analytical endeavor due to data limitations, uncertainty, and the broad, global nature of climate change. Second, the analysis performed here is intended to inform the legislative process, not determine whether the Council should enact legislation. Thus, any conclusion made in this statement does not represent OLO’s endorsement of, or objection to, the bill under consideration.

PURPOSE OF CLIMATE ASSESSMENTS

The purpose of the Climate Assessments is to evaluate the anticipated impact of legislation on the County’s contribution to addressing climate change. These climate assessments will provide the Council with a more thorough understanding of the potential climate impacts and implications of proposed legislation, at the County level. The scope of the Climate Assessments is limited to the County’s contribution to addressing climate change, specifically upon the County’s contribution to greenhouse gas emissions and how actions suggested by legislation could help improve the County’s adaptative capacity to climate change, and therefore, increase community resilience.

While co-benefits such as health and cost savings may be discussed, the focus is on how proposed County bills may impact GHG emissions and community resilience.

CONTRIBUTIONS

OLO staffer Kaitlyn Simmons drafted this assessment.

¹ [Montgomery County Code § 21-23A](#)

² [Montgomery County Emergency Medical Transport Services](#), Montgomery County Fire and Rescue Services, Accessed 1/23/2025.

³ [Bill 17-12, Fire and Rescue Service - Emergency Medical Services Transportation - Insurance Reimbursement](#), Montgomery County Council, Enacted May 15, 2012; [Montgomery County Emergency Medical Transport Services FAQ](#), Montgomery County Fire and Rescue Services, Accessed 1/23/2025.

⁴ [Introduction Staff Report for Bill 1-25](#), Montgomery County Council, Introduced January 21, 2025.

⁵ Ibid.

⁶ ["Coverage and Reimbursement for Emergency Medical Services Care Delivery Models and Uncompensated Services"](#), Maryland Health Care Commission and Maryland Institute for Emergency Medical Services Systems, January 2019.

⁷ [Introduction Staff Report for Bill 1-25](#), Montgomery County Council, Introduced January 21, 2025.

⁸ [Disaster Resilience: A National Imperative](#), National Academies of Sciences, Engineering, and Medicine, 2012.

⁹ Bill 3-22, Legislative Branch – Climate Assessments – Required, Montgomery County Council, Effective date October 24, 2022