



OREGON STATE FIRE FIGHTERS COUNCIL

International Association of Fire Fighters
AFL-CIO CLC

February 20,2025

House Committee on Behavioral Health and Health Care
Chair Nosse
Vice Chairs Javadi and Nelson
Committee Members

Chair Nosse, Vice Chairs Javadi and Nelson, Committee Members,

Good Afternoon and for the record, I'm Karl Koenig, President of the Oregon State Fire Fighters Council. We represent over 3800 career fire fighters, paramedics, prevention and wildland professionals across Oregon.

We are here to testify in favor of House Bill 3243 the Ground Ambulance Balanced Billing Prohibition. This Bill is a consumer protection law that follows Oregon's other consumer protection bill in health care prohibiting the practice of billing patients for the difference between insurance payments and the actual cost of service billed.

The history on how we got to this point is important. Then Governor Kitzhaber gave the Ambulance Service Area or ASA contracts to the County's to deliberate and decide levels of service along with costs of service. ORS 682 is still use in by each of our 36 counties or delegated to a fire department or ambulance company to manage and provide service to their respective communities.

This Bill is not a contain cost bill for insurance providers, it is a consumer protection proposal. Catastrophic Medical events are the number one reason for bankruptcy in the U.S. The local control to set the cost of the service is a matter of public discussion whether at the County Commission level or Fire Department or Fire District Board level. As a paramedic and firefighter attending numerous fire board and city council meetings, I have observed that the local jurisdiction is responsible for establishing transport rates. This number is not consistent from one geographic area to the next due to a variety of factors. Career or volunteer? Private provider with no first responders or with paramedic level first responders, community standards for number of paramedics required, data driven outcomes, distance to hospital, distance to Trauma, Stroke, heart facilities, number of calls as just a few examples.

The cost of personnel is usually about 65% to 90% of the cost of care in an ambulance. Having more ambulances can mean higher costs but better response times resulting in better outcomes. Any discussion regarding a one size fits all billing approach is wrong and not consistent with the original HB 3243 proposal.

Please vote yes on HB 3243 and potential amendments from our OSAA colleagues on a complete picture of Balanced Billing Prohibition and consumer protection in the bill.

I am willing to answer any questions you may have.

Thank you for the opportunity to testify today,

Regards

Karl Koenig

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President

Oregon State Fire Fighters Council