

Racial Equity and Social Justice (RESJ) Impact Statement

Office of Legislative Oversight

BILL 1-25: PUBLIC SAFETY – EMERGENCY MEDICAL SERVICES – INSURANCE REIMBURSEMENT – AMENDMENTS

SUMMARY

The Office of Legislative Oversight (OLO) anticipates Bill 1-25 will have a minimal impact on racial equity and social justice (RESJ) in the County. Bill 1-25 is not expected to change the current level of emergency medical services provided by Montgomery County Fire Rescue Service (MCFRS). It is also not expected to change the out-of-pocket cost of these services to County residents. Further, there is no indication additional revenue from this Bill will be used to address racial and social inequities or disparities in emergency medical services.

PURPOSE OF RESJ IMPACT STATEMENTS

RESJ impact statements (RESJIS) evaluate the anticipated impact of legislation on racial equity and social justice in the County. RESJ is a **process** that focuses on centering the needs, leadership, and power of Black, Indigenous, and other people of color (BIPOC) and communities with low incomes. RESJ is also a **goal** of eliminating racial and social inequities. Applying a RESJ lens is important to achieve RESJ.¹ This involves seeing, thinking, and working differently to address the racial and social inequities that cause racial and social disparities.²

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 MCFRS.³ 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.⁴

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 request insurance coverage information from an individual after emergency transportation services are rendered to seek reimbursement from their health insurance provider.^{5,6}

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:⁷

- 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.

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According to the County Executive, these changes would allow MCFRS personnel to provide alternate emergency services, define out-of-pocket expenses for individuals receiving such treatments, and aid MCFRS in seeking reimbursement for emergency services transport from health insurance providers.⁸ 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 2019.⁹

The Council introduced Bill 1-25, Public Safety – Emergency Medical Services – Insurance Reimbursement – Amendments, at the request of the County Executive on January 21, 2025.

ANTICIPATED RESJ IMPACTS

To consider the anticipated impact of Bill 1-25 on RESJ in the County, OLO recommends the consideration of two related questions:

- Who would primarily benefit or be burdened by this bill?
- What racial and social inequities could passage of this bill weaken or strengthen?

When appropriate, MCFRS emergency responders may transport community members to an alternative destination aside from an emergency room. They may also provide treatment in place. Bill 1-25 would allow first responders to request insurance information from community members who need these alternative services. This would allow first responders to determine the best course of action – such as transport to insurance-approved health facilities or coordination with the Department of Health and Human Services (DHHS). The Bill would also allow MCFRS to request reimbursement from insurance providers for these services. County residents with or without insurance would continue to have access to these services at no cost out-of-pocket.¹⁰

OLO anticipates Bill 1-25 will have a minimal impact on RESJ in the County. Bill 1-25 is not expected to change the current level of emergency medical services provided by MCFRS. It is also not expected to change the out-of-pocket cost of these services to County residents. A slight increase in County revenues is expected from this Bill.¹¹ However, there is no indication the additional revenue will be used to address racial and social inequities or disparities in emergency medical services.

RECOMMENDED AMENDMENTS

The Racial Equity and Social Justice Act requires OLO to consider whether recommended amendments to bills aimed at narrowing racial and social inequities are warranted in developing RESJ impact statements.¹² OLO anticipates Bill 1-25 will have a minimal impact on RESJ in the County. As such, OLO does not offer recommended amendments.

CAVEATS

Two caveats to this racial equity and social justice impact statement should be noted. First, predicting the impact of legislation on racial equity and social justice is a challenging analytical endeavor due to data limitations, uncertainty, and other factors. Second, this RESJ impact statement is intended to inform the legislative process rather than 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.

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¹ Definition of racial equity and social justice adopted from Marlysa Gamblin et al., "[Applying Racial Equity to U.S. Federal Nutrition Programs](#)," Bread for the World and [Racial Equity Tools](#).

² Ibid.

³ [Montgomery County Emergency Medical Transport Services](#), Montgomery County Fire and Rescue Services.

⁴ Ibid.

⁵ [Bill 17-12, Fire and Rescue Service - Emergency Medical Services Transportation - Insurance Reimbursement](#), Montgomery County Council, Enacted May 15, 2012

⁶ [Montgomery County Emergency Medical Transport Services FAQ](#), Montgomery County Fire and Rescue Services.

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

⁸ Memorandum from the County Executive to the Council President, Introduction Staff Report for Bill 1-25.

⁹ "[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.

¹⁰ Introduction Staff Report for Bill 1-25 and OLO conversation with MCFRS staff on February 3, 2025.

¹¹ Fiscal Impact Statement, Introduction Staff Report for Bill 1-25.

¹² Bill 27-19, Administration – Human Rights – Office of Racial Equity and Social Justice – Racial Equity and Social Justice Advisory Committee – Established, Montgomery County Council