



BULLETIN NO. 2025-11

TO: All Health Insurance Companies, HMOs, and Other Interested Parties

RE: Senate Bill 1067 (2025 Session)

FROM: Glen Mulready, Insurance Commissioner

DATE: November 6, 2025

Disclaimer: The purpose of this bulletin is to inform ambulance service providers and all health insurers licensed in Oklahoma of specific legislative changes for 2025. The Department's intent is to help licensees be aware of changes that establish substantive mandates or require implementation changes. This bulletin is not intended to include every legislative change made in 2025. Please refer to the [Oklahoma Supreme Court Network \(OSCN\) webpage](#) to view all changes.

Senate Bill 1067 relates to ambulance service reimbursement, amending language and creating a new law found at 36 O.S. § 6050.3.

The bill authorizes, but does not mandate, local governmental entities or ambulance service providers operating on behalf of local governmental entities to annually submit to the Insurance Department the ambulance service rates set or approved, whether in contract or ordinance, by the local government entity. Ambulance service rates should be submitted on or before December 31 to okambulancedata@oid.ok.gov via the form found at <https://www.oid.ok.gov/consumers/insurance-basics/health-insurance/ambulance-rate-reporting/>

Ambulance rates set or approved by the local government entity that are not submitted to the Insurance Department shall be the lesser of three hundred twenty-five percent (325%) of the current published CMS rate for ambulance services for the same services provided in the same geographic area, or the ambulance service provider's billed charges.

The minimum allowable reimbursement rate under any health care benefit plan issued by a health care insurer to an out-of-network ambulance service provider for providing covered ambulance services shall be at the rates set or approved, whether in contract or ordinance, on May 1, 2025, submitted by a local governmental entity in the jurisdiction in which the covered ambulance services originate or ambulance service provider operating on its behalf, if the local governmental entity has submitted such rates.

All copayments, coinsurance, deductibles, and other cost-sharing feature amounts applicable to the amounts calculated and submitted to the Insurance Department shall not exceed the in-network

copayment, coinsurance, deductible, and other cost-sharing features for the covered ambulance services received by the enrollee.

SB 1067 becomes effective January 1, 2026.

Questions concerning this bulletin should be directed to the Oklahoma Insurance Department's Legal Division at 405-521-2746 or by email to Tyler.Trammell@oid.ok.gov.