Alaska State Legislature

REPRESENTATIVE ERIC FEIGE House District 6

House Resources Committee Co-Chair Transportation Committee Joint Armed Services Committee



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House of Representatives

SPONSOR STATEMENT – HB 28

"An Act exempting solicitations or voluntary agreements to provide ambulance, emergency, or fire department services from regulation as insurance."

HB 28 allows local fire and emergency medical agencies to solicit funding as a form of prepayment for services. This type of program has been successful in allowing such organizations to raise needed operating funds while limiting financial risk to those that may need the agency's services.

In a typical scenario, an individual or family pays a set fee to the local fire or emergency medical service on an annual basis. The agency then will respond and assist the individual or family member without additional charge to the individual.

Under current statute, it is the opinion of the Division of Insurance that this type of activity is deemed insurance and is regulated by that division. HB 28 will clarify that this type of program is not insurance and is not regulated by the division.