



CITY OF CONCORD

New Hampshire's Main Street™

FIRE DEPARTMENT

REPORT TO MAYOR AND THE CITY COUNCIL

FROM: John A. Chisholm, Fire Chief
DATE: January 9, 2026
SUBJECT: Ambulance Fee Schedule Update

Recommendation

Accept this report and set the attached ordinance amending the Code of Ordinances, Title I, General Code; Article 1-5, Fees, Fines, and Penalties, Schedule I for public hearing on March 9, 2026.

Background

The Concord Fire Department operates a ground-based ambulance transport service for the residents and visitors of the City of Concord. Reimbursement for these services are provided via established fees, usually charged only if a patient is transported to the hospital.

Discussion

New Hampshire 2025 Senate Bill 245 (SB245), signed into law by the Governor on July 21, 2025, amended NH RSA 358-T to prohibit balance (surprise) ambulance billing, and also amended NH RSA 420-J to establish a new rate schedule for ground ambulance reimbursement commencing January 1, 2026. The new rates for services are 3.25x the rates paid by Medicare, which results in new rates that are higher than the rates currently in Concord's fee schedule. The law requires ambulance providers to enter into new contracts with insurance providers in order to qualify for the new schedule. The contracts being offered have deviated from the language supplied by the NH Insurance Commission, and the insurance providers have introduced a clause (underlined) stating the rate "[...] shall be the lesser of billed charges or 3.25 times the Medicare rate [...]". It is necessary for the City of Concord to increase its ambulance fees in order to obtain the maximum financial benefit afforded by law. The newly requested rates are equivalent to 3.25x Medicare rates for each service.

These fee changes will be applied to both commercial NH insurance companies as well as patients who self-pay. Medicare and Medicaid will continue to only pay their established rates. The changes also add Healthcare Common Procedure Coding System (HCPSC) numbers to clarify the fee schedule and also removes redundant fees by removing those listed as "interfacility".