



March 3, 2026

The Honorable Lee Hawkins
Chair
Georgia House Committee on Health
401-C State Capitol
Atlanta, Georgia 30334

The Honorable Trey Kelley
Vice Chair
Georgia House Committee on Health
504-G Coverdell Legislative Office Bldg.
Atlanta, Georgia 30334

RE: Support for SB 462

Dear Chair Hawkins and Vice Chair Kelley:

As a representative of Georgia's 1.3 million small businesses, Small Business Majority encourages you to support SB 462, legislation that would extend Georgia's surprise billing protections to emergency ground ambulance transportation.

While Georgia has taken important steps to address surprise medical billing in other settings, emergency ground ambulance rides remain a major gap in patient protection. In a true emergency, patients and families do not have the ability to shop for in-network providers or negotiate rates. The result is often unexpected, high-cost, out-of-network ambulance bills that can total thousands of dollars. This can be financially destabilizing, especially for low- and moderate-income Georgians who lack significant savings.

For Georgia's small businesses—particularly microbusinesses, sole proprietors, and family-owned firms—this legislation is critically important. Most small business owners purchase coverage through the individual market or small group plans. For very small firms operating on thin margins, an unexpected costly medical bill can have ripple effects that impact employees, vendors and customers as a surprise ambulance bill can wipe out working capital, delay payroll, or force an entrepreneur to take on debt.

Medical debt is one of the leading causes of financial distress. When small business owners or employees are burdened by unexpected healthcare bills, it impacts productivity, mental health and overall economic participation. As a result, some small businesses owners and their employees may not call 911 for fear of the ambulance bill, delaying needed care. The fear of these exorbitant bills could even cause some to avoid seeking much needed care, therefore leading to negative medical consequences.

This legislation would protect small businesses from financial shock during medical emergencies by capping what patients pay for out-of-network ambulance rides at the same cost-sharing level as in-network services and prohibiting ambulance companies from balance billing patients. It also would establish a reasonable minimum payment rate for ambulance providers either at the locally negotiated rate or at the lesser of 325% of Medicare rates or billed charges. This framework helps ensure providers are compensated while shielding patients from excessive financial exposure.

Georgia's small businesses are the backbone of our economy. They deserve a healthcare system that does not expose them to sudden, unavoidable financial harm in moments of crisis. We urge you to support SB 462 and extend surprise billing protections that safeguard Georgia's small business community.

Sincerely,

Rachel Shanklin
Georgia Director
Small Business Majority