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## **Ambulance Fee For Service - Frequently Asked Questions**

### **1. What is ambulance fee for service and why is King George County implementing this program?**

Ambulance fee for service is the process of obtaining financial reimbursement for the cost of providing medically necessary ambulance transportation. Medicaid, Medicare, and most other private insurance policies (health, auto, and/or homeowners) already allow for reimbursement for this service. King George County is implementing this program to seek reimbursement of these funds that will help offset some of the operational expenses for providing a combination volunteer and paid Fire, Rescue, and Emergency Services system while giving some relief to the general fund and ultimately to the taxpayer.

### **2. What are the charges for emergency medical transport services?**

(a) Basic Life Support: \$475.00. Services for Basic Life Support shall be medical treatment or procedures provided to a patient as defined by the National Emergency Medicine Services (EMS) Education and Practice Blueprint for the Emergency Medical Technician (EMT)-Basic.

(b) Advanced Life Support Level 1: \$575.00. Services for Advanced Life Support Level 1 shall be medical treatment or procedures provided to a patient beyond the scope of an EMT-Basic as defined by the National EMS Education and Practice Blueprint.

(c) Advanced Life Support Level 2: \$800.00. Services for Advanced Life Support Level 2 shall be services provided to a patient including any of the following medical procedures:

1. Manual defibrillation/cardioversion;
2. Endotracheal intubation;
3. Central venous line;
4. Cardiac pacing;
5. Chest decompression;

6. Surgical airway;
7. Intraosseous line; or,
8. Administration of three (3) or more medications.

(d) Ground Transport Fee: \$12.00 per statute mile from the location of the incident scene, or from the center point of the emergency demand zone, if applicable, where an incident scene or address is located, to a hospital or other facility where a patient is transported.

**3. When is King George County implementing the Ambulance Fee for Service Program?**

The Ambulance Fee for Service Program will start on August 1, 2007.

**4. Who will I call if I have a question regarding billing or insurance coverage?**

The billing company will have customer service representatives to address your questions. If you are not satisfied with this response or wish to speak with someone locally, you can contact the Department of Fire, Rescue & Emergency Services at (540) 775-7995 or e-mail questions to [ambulancefeeforservice@co.kinggeorge.va.us](mailto:ambulancefeeforservice@co.kinggeorge.va.us).

**5. What is the Compassionate Billing Policy?**

(1) No one will EVER be denied necessary medical transport service due to either their inability to pay or a lack of insurance.

(2) Compassionate billing is intended to eliminate or minimize out-of-pocket expenses for ambulance services for those that do not have the means to pay. Priority may be given to county residents.

(3) Any person receiving emergency medical transport may submit a waiver request form stating a financial hardship. Appropriate financial documentation will be required.

**6. What happens if I do not have insurance or cannot afford to pay for this service?**

All patients who do not have any insurance can submit a [waiver](#), and fees may be waived, as pursuant to the Compassionate Billing Policy.

**7. What if my insurance company will not cover my ambulance transport bill?**

Insured patients, who are residents of King George County, are not responsible for any ambulance transport service fees not paid by their insurance carrier or carriers. All other patients are responsible for ambulance transport service fees not paid by their insurance carrier or carriers unless otherwise waived as provided in the Compassionate Billing Policy.

Patients are not responsible for any amount of the ambulance transport service fees adjusted by insurance carriers as a result of state or federal regulations or by agreement with King George County.

- 8. If a resident has reached an insurance limit (ambulance service) for the year and additional services are required, will the citizen get a bill for these additional services, or can the fee be waived?**

Several billing vendors advised that this should not occur, as most if not all policies do not have a limit on emergency transports related to EMS service. If this did occur, the County could decide to waive some or all of the charge for residents based upon the circumstances. Under King George's [Compassionate Billing Policy](#), additional fees may be waived.

- 9. Can the billing company be directed to send uncollected debts to a collection agency?**

King George County's billing company will not pursue payment recovery through a debt collection agency without the expressed authorization of the County Administrator or his designee.

- 10. There has been discussion among staff regarding an Office of Inspector General (OIG) opinion that surfaced last year. This opinion relates to the jurisdiction being able to use any taxes (real or personal property) to qualify as the co-pay for County residents. Has this issue been resolved so the County will waive out-of-pocket expenses related to revenue recovery if they meet the criteria?**

It is the intent of the County to utilize the OIG opinion for County residents, so the out-of-pocket expense for the co-pay will not need to be paid by County residents.

- 11. Some residents have expressed concern about some people who cannot afford to pay for this service and/or do not have any form of insurance. Specifically, they feel some people will hesitate in calling for assistance for EMS service when they have an emergency.**

Ability to pay will NEVER be considered when providing service. When residents need emergency assistance, they should call 911 without hesitation. Also, based upon the localities we have contacted, they have all reported that there has not been a decrease in call volume and in most cases call volume has increased.

- 12. Will I have to pay for services if the ambulance does not transport me?**

No. If you or family members are not transported, there will be no bill for services rendered. Ambulance fee for service is based on what is termed "loaded service", whereby someone is actually transported.

**13. How much revenue will be generated?**

Staff has estimated that approximately \$300,000 to \$400,000 in revenue may be generated for the full first fiscal year.

**14. If I do not have health insurance, are there other options that could be utilized to collect for any fees that might be charged?**

Many automobile insurance policies and homeowners' insurance policies provide some form of coverage if the insured was injured and required transport by ambulance, per information provided to staff by several billing companies. County staff recommends that citizens review their insurance coverage to verify their limits of coverage under each policy. In speaking with the billing contractors, they routinely bill health insurance first, and then auto, and lastly any other form of insurance.

**15. How will the billing process work?**

King George County contracts this service out to a private company to handle the billing process. After patient care is provided, insurance information will be obtained routinely, often at the hospital. King George County will waive co-payments and deductibles for county residents. Non-insured residents will receive an initial statement from the billing company, while insured residents will receive an explanation of benefits (EOB) from their insurance company. All patients may apply for the hardship [waiver](#), if needed.

**16. Will visitors and non-County residents be charged a co-payment?**

Yes, only County residents will have their co-payments and deductibles waived.

**17. Will my health insurance premiums increase as a result of this billing?**

Unfortunately, health insurance premiums continue to rise regardless of whether or not a community decides to bill for EMS transports. Such factors as prescription-drug coverage, litigation, technology improvements in the medical field and depressed insurance company investment returns have resulted in escalating health insurance premium costs. However, ambulance transport costs represent less than 1% of health care expenditures. Many other local governments in Virginia have implemented a revenue recovery program for ambulance transport fees, and they have reported no evidence that EMS billing increases health insurance premiums.

**18. What type of information will I have to give when the ambulance arrives?**

Persons using the Emergency Medical Service are asked to provide any insurance information you have at the time of service, whenever possible. Attending to the patient's medical needs will *always* be the *first* priority.

**19. What if I am not able to provide the insurance information at that time?**

If your insurance information is not available at the time of service, the billing company will attempt to obtain the information at the hospital. If the information cannot be obtained, you may receive a letter asking you to provide the information. You can contact the billing office to provide the information. When the billing office receives the information, your insurance will be billed. You will not receive any further correspondence or bills until the insurance company has made a determination on your claim.

**20. Who is the Third-Party Billing Contractor that the County is using?**

King George County will be using Medical Accounts Receivable Systems(MARS)/Ambulance Medical Billing(AMB) for billing services. They can be contacted (800) 749-7026 or on the web at [www.marsbilling.com](http://www.marsbilling.com) or [www.ambbillpay.com](http://www.ambbillpay.com) (Enter Code KGD).

**21. What if I want more information or have a question about the Ambulance Fee for Service Program?**

You can go to [www.king-george.va.us](http://www.king-george.va.us), under Site Directory click “Department of Fire, Rescue & Emergency Services” or call 540-775-7995.

**22. Have any other localities surrounding King George County decided to implement an Ambulance Fee for Service Program?**

Yes, currently similar programs have been implemented within Spotsylvania, Stafford, and Charles County, MD. The City of Fredericksburg and Caroline County are in the planning phase of implementing this type of program.