



# TOWN OF ULYSSES

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## Emergency Medical Service (EMS) Ambulance Billing Policy

### FREQUENTLY ASKED QUESTIONS

#### **WHY IS THE TOWN BILLING FOR AMBULANCE SERVICE?**

The cost of the EMS contract has been increasing at rates that exceed inflation and the State's new Tax Cap. For 2015, EMS costs increased by 7.8%.

This means that to pay for the EMS contract, the Town must either cut expenses elsewhere, raise property taxes, or find other revenue to balance the Town's budget.

Billing for ambulance service will help alleviate the overall property tax burden for this service by shifting some costs to insurance companies and those who have the ability to pay for ambulance services when used.

#### **HOW MUCH WILL I HAVE TO PAY?**

The costs vary depending on what type of emergency service is needed and what type of insurance coverage you have. If you don't use the ambulance you won't be billed.

If you are transported by the ambulance, the Town is proposing to use the same fees currently charged by the Village of Trumansburg and the two other Towns served by the village ambulances. The fees will be charged to your insurance company, if you are covered. You are responsible for any deductibles and co-pays required by your insurance plan.

If you have no insurance, you will receive a bill and advice on how to pay for it.

Costs range from Basic Life Support in a Non-Emergency situation of \$500 to Advanced Life Support 2 (more specialized service) billed at \$1,050. Ambulance transport is billed at \$15.00/mile to the hospital. The complete list of proposed fees follows:

Basic Life Support Non-Emergency	\$500
Basic Life Support Emergency	\$700
Advanced Life Support 1 Non-Emergency	\$850
Advanced Life Support 1 Emergency	\$950
Advanced Life Support 2	\$1050
Specialty Care Transport	\$500
Paramedic Intercept	\$500
Advanced Life Support Assist no Transport	\$850
Mileage	\$15/mile

Since each insurance policy varies, examples can be very misleading but...

If you received Basic Life Support Emergency service for \$700 and the ambulance transported you 10 miles to the hospital at a rate of \$15/mile or \$150, your total bill would be \$850. If you have met your deductible and your insurance pays 80% (\$680) and your co-pay was \$20%, you would receive a bill for \$170.

#### **WHAT IF I DON'T HAVE INSURANCE OR CAN'T AFFORD THE FEES?**

The Town wants to be sure everyone who needs emergency service receives it in a timely way at an affordable cost. To assure affordability, the Town Board is proposing a financial assistance policy for those with incomes below 300% of the federal poverty guideline. That means if you are a single person and earn less than \$35,010 or if you have a family of 4 and an income less than \$71,550, you will be able to ask for financial assistance in paying medical bills.

The Village EMS Coordinator works with all patients to see if there is insurance coverage available. Interest-free payment plans can be arranged, if needed.

#### **I'M ON MEDICARE OR MEDICAID, DOES IT WORK THE SAME FOR ME?**

Not exactly. Depending on your plan, you may not receive a bill. Some Medicare supplemental plans may have deductibles or co-pays, for which you may be responsible. If you are on Medicare and need help paying a deductible or co-pay, you may be eligible to request Financial Assistance. Medicare and Medicaid are public insurance programs and they pay a negotiated fee for service, which may be less than the total cost of the service, and the Village and the Town must accept that payment. You are not billed for the difference. Property taxes cover the difference and non-ambulance EMS Services.

#### **HOW DOES IT WORK?**

If you need medical assistance, call 911. EMS will respond to calls and provide the emergency medical services you need and transport you to the hospital, if needed.

The Village EMS staff keep a record of the services they provide. If you have insurance and want to use it, you provide insurance information to the EMS staff and they forward it to a professional billing contractor. MedEx, the billing contractor then bills your insurance company. If you have a co-pay or deductible to meet, you will be billed directly for that share of the cost.

The bill you receive from MedEx for your share of the cost will include a letter explaining the Town's billing policy and the Financial Assistance Guidelines.

Sometimes insurance payments are sent directly to a patient who is then responsible to pay the bill for ambulance service. Keeping an insurance payment instead of using it for the medical bill is insurance fraud.

#### **HOW MUCH MONEY WILL THE TOWN SAVE BY BILLING AMBULANCE PATIENTS?**

MedEx estimates about \$78,000 in billing income in 2015, based on recent service and similar billing histories. This amount represents approximately 29% of the 2014 Town taxes spent on EMS. If approved, revenue received in 2015 will be used to help pay for EMS services in 2016.

#### **WHAT IF THE VILLAGE AMBULANCE ISN'T AVAILABLE IN AN EMERGENCY?**

The Village has a mutual aid agreement with Bangs Ambulance which can respond to medical emergencies. Bangs will also bill insurance companies and patients for services, using their own rates and the same financial assistance levels as the Town is proposing.

**WHAT IF I HAVE A FIRE, WILL I BE CHARGED FOR THAT AS WELL?**

No. Billing for fire services is not allowed.