

Introduction

Newbury Volunteer Fire Department is proud to provide its citizens with exceptional emergency services. In turn, many residents rate safety high on their list of strengths and reasons why they choose to live in this community.

The cost for providing emergency medical services are expensive by nature and continue to rise, presenting the ongoing challenge of securing adequate funding.

As a result, Newbury Volunteer Fire Department is implementing an Emergency Medical Billing (EMS) Transport Billing Program to defray some of the costs associated with EMS units. A practice of approximately 85 percent of the communities nationwide, EMS billing taps into existing funds available within Medicare, Medicaid, and individuals insurance policies.

If you or your family member is provided with emergency medical services that result in transportation to a local hospital, a bill for the transport will **only** be sent to your insurance company, Medicaid or Medicare.

It is important to note that patient care will not be compromised in any way by this program, and you should never be afraid to call 9-1-1 for help when you need it.

This brochure has been developed to provide you with basic information about the EMS Billing Program. If you have additional questions or concerns, Please call the Newbury Volunteer Fire Department at (440) 564-2261. (Leave Message)

How EMS Transport Billing Works

Since the EMS Transport Billing Program is designed to capture existing financial resources available through Medicaid, Medicare and Individual Insurance providers, it is set up as follows:

- As the EMS transport takes place, Patient Information is gathered if circumstances allow.
- Patients are asked to sign an authorization sheet pertaining to the disclosure of Protected Health Information (PHI) per the federal HIPAA Privacy Rule.
- The Emergency Medical Service completes and electronically submits full details of the transport to its third party billing administrator, Life Force Management.
- Life Force Management codes the transport for the appropriate fees, submits the claim to Medicare, Medicaid, or your insurance carrier.

What Newbury Residents Can Expect

- Residents of our response area will not be billed for a transport or for any outstanding balance on a claim, even if they do not have insurance.
- Residents may receive a letter requesting or verifying insurance information if it had not been obtained in full at the time of the transport.
- Some private insurance companies may submit payment to the patient when it should have been sent to Life Force Management. If this occurs, and the patient has not forwarded the payment, they will receive a letter from Life Force Management for reimbursement.
- In some cases where an EMS transport is provided by another jurisdiction through mutual aid, the policy of that responding entity applies, therefore a resident may receive a bill for any balance due on the claim.

What Non-Residents Can Expect

- Transport Claims will be submitted to Medicare, Medicaid and their insurance company like before.
- Non-residents will receive up to three bills for any balance not paid by Medicare, Medicaid or their insurance company, or the entire balance if they do not have insurance.

What Happens If I Do Not Have Insurance?

Responding to a call for help remains the top priority, regardless of an individuals medical insurance situation and ability to pay. Residents will not receive a bill for the transport or any outstanding balance, even if they do not have insurance. While non-residents will receive a bill for any outstanding balance not covered by Insurance or for the full amount due, Newbury Volunteer Fire Department will work with individuals who do not have insurance as such cases arise.

What are the resulting funds raised through EMS Transport Billing used for?

The funds raised can only be used to support Emergency Medical Services provided by Newbury Volunteer Fire Department. This includes, but not limited to, support facility maintenance and upgrades, and the purchase of EMS equipment and vehicles when needed.

**Newbury Volunteer
Fire Department**
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Frequently Asked Questions

Will Charging for EMS runs compromise patient care in any way?

No. All calls for help will continue to be answered in the same manner, regardless of insurance coverage or ability to pay.

What process takes place when a person calls 9-1-1?

A call comes to 9-1-1 and goes to the Communications center. Dispatchers will immediately send the closest available Fire Department that has the required equipment and personnel. Typically, these are Newbury Volunteer Fire Department units. If, however, all our units are busy with emergencies, communities in the surrounding area are called upon to respond, thanks to mutual aid agreements that assure quick service.

Do health insurance policies cover EMS transportation?

Yes, both private and government health insurance plans typically already have provisions for EMS transportation.

Does EMS billing cause a significant increase in health insurance fees?

No, since most US communities practice EMS billing, Medicare, Medicaid, and commercial insurance policies already have EMS transportation provisions.

A Guide to Emergency Medical Billing



Newbury Volunteer Fire Department

www.newburyfire.com