

What is EMS Revenue Recovery?

EMS revenue recovery is a service fee charged by the Basil Joint Fire District for ambulance transportation (paramedic or EMT) to a hospital facility. Only transports to a hospital are billed; any EMS response by the Basil Joint Fire District that does not result in a hospital transport will not be billed.

Why does The Basil Joint Fire District charge for EMS services?

Most people have health insurance coverage (either private or Medicare); these policies contain policy provisions with built-in premium charges that reimburse fire departments such as the Basil Joint Fire District for hospital transports. Consequently, everyone pays for EMS transports services regardless of usage; the Basil Joint Fire District wants to take advantage of these premium charges and “re-direct” private medical insurance premium dollars and Medicare dollars back to The Fire District to improve local EMS services.

Quite simply, the Basil Joint Fire District looks at EMS revenue recovery as a “rebate” of private insurance and Medicare premium dollars; not a form of “double taxation” as some would say.

Who will be billed?

We will bill only the insurance carriers of Fire District residents who are insured or have Medicare coverage and only when they are transported to a hospital emergency room. Furthermore, if you live in The Fire District and do not have health insurance coverage, you will not receive a bill for transport.

Consequently, ***no Fire District resident will pay anything “out of pocket” as the result of being transported to a hospital by the Basil Joint Fire District.***

In the event that our billing company does not have complete insurance information, you may receive a Request for Information letter requesting insurance information. Also, if you are transported to a hospital and your insurance company pays for the transport, you may receive an Explanation of Benefits (EOB) letter from your insurance company. Do not confuse an EOB letter with a bill; once again, ***no Basil Joint Fire District resident will receive a bill for transportation to the emergency room of any hospital.***

While Medicare law provides the above exemption for “out of pocket” expenses for Fire District residents, the same Medicare law mandates that the Basil Joint Fire District charges all non-residents for hospital transportation regardless of insurance coverage.

Who receives the ambulance bill?

For Fire District residents, the ambulance transport bill goes directly to third-party payers. Third-party payers include Medicare, Medicaid, and private health insurers.

For those who do not live in The Fire District, the initial ambulance transport revenue recovery goes directly to a third-party payer, if available. If Medicare, Medicaid, or a private health insurer does not pay the bill, the individual is “balance billed”. Once again, you may receive an Explanation of Benefits (EOB) from your insurance carrier...remember, ***this is not a bill.***

Your insurance carrier may or may not reimburse The Fire District for the full fee, but rest assured **you are not responsible for this difference if you live in the Basil Joint Fire District.** However, any patient transported to a hospital that is not a resident of The Fire District will be responsible for all “out of pocket” expenses regardless or whether or not health insurance coverage exists.

Where will the money go that The Basil Joint Fire District receives from EMS revenue recovery?

The money will be used for fire department capital improvements such as new ambulances, EMS supplies, maintenance and everyday supplies and personal costs.

What will The Basil Joint Fire District charge for an EMS transport?

It depends on your level of care, but the fire department, through its EMS billing vendor, will invoice Medicare or your insurance carrier reasonable and customary rates for this area.

Will EMS revenue recovery increase local insurance rates?

Absolutely not. These costs have been built into health insurance premiums for many, many years. Nationally, over ninety percent (90%) of all patients transported to a hospital are charged for the transport.

Ambulance transportation costs represent less than 2 cents of every premium dollar charged by private health insurance companies; furthermore, ambulance transportation costs represent just over 1% of the total Medicare budget.

Consequently, the establishment of an EMS transport revenue recovery program in The Basil Joint Fire District will have no impact whatsoever on health insurance costs. Expenses such as technology in medicine, litigation costs and prescription drug costs are several of the major factors in rising health insurance costs...not EMS revenue recovery.

Who do I call if I have questions?

If you receive an RFI letter as outlined above or any other correspondence from the Basil Joint Fire District as a result of being transported to the hospital, please call the toll free number provided and representatives of Med3000 (the billing vendor for Basil Joint Fire District) will assist you with any question you may have.

If you have a question concerning the care provided by the fire department, please call the fire department directly and we will assist you in any way we can.