

Ambulance Billing



Understanding ambulance service fees

Beginning August 1, 2010, the Carol Stream Fire Protection District (CSFPD) will begin billing residents' insurance companies when residents are transported by a CSFPD ambulance. The Fire District has been charging non-resident fees since 1997. Because of the continued increase in operating expenses to provide quality pre-hospital medical treatment, the CSFPD needed to develop a means of acquiring additional income to subsidize emergency operations. Our Fire District is one of the last departments in the area to charge residents.

How will the District administer the program?

- The district has contracted with an outside vendor, Andres Medical Billing, to gather the necessary information from the patient and hospital to submit bills to insurance companies, Medicare or Medicaid and collect fees on behalf of the Fire District.
- Patients are NOT required to have insurance information at the time of transport.
- Our ambulance billing service will work with the patient and the hospital at a later date to obtain the necessary information so the insurance billing process can be completed.
- Fees charged for patient transport will be billed directly to the insurance carrier.
- The patient will receive an Explanation of Benefits (E.O.B.) from his insurance company explaining the portion of the ambulance service fee that it will pay.
- Residents' fees not covered by insurance will be waived by the Fire District, and the patient will not be responsible.
- Non-residents will continue to be required to remit the outstanding amount (or co-payment) listed on the E.O.B. to the District's ambulance billing service.

What does this ambulance service fee mean to residents?

If you need the paramedics, dial 9-1-1. Fees charged for patient transport will be billed directly to the insurance carrier. A resident who is covered by Medicare, Medicaid or another health insurance will bear **NO "out-of-pocket" expense** for an ambulance call. The CSFPD will waive the fees not covered by insurance.



What if I am a resident who doesn't have health insurance?

*****We encourage residents to always call 9-1-1 when they need emergency help!*****

Residents who do not have health insurance and who do not qualify for Medicare or Medicaid will be assessed the ambulance service fee as described above. These residents can contact the Carol Stream Fire Protection District to discuss payment options. Payment options will be dealt with on a case by case basis.

What does the ambulance service fee mean to non-residents?

The Fire District will continue to charge non-resident fees as it has done since 1997. The District's ambulance billing service will continue to submit claims to patients' insurance

companies. Since non-residents do not pay local property taxes to the Carol Stream Fire Protection District, they are required to remit the outstanding amount that their insurance company does not pay to the District's ambulance billing service.

What is the cost for a resident using the ambulance service?

The Carol Stream Fire District is billing residents' insurance companies. Residents with health insurance will not be billed. The cost to the insurance company will vary based on current Medicare rates, mileage to the hospital and the level of service provided.

Do other municipalities assess ambulance service fees?

Yes, other municipalities assess ambulance service fees. Federal regulations were amended in 2002 to establish reasonable costs for delivery of emergency medical services. Many insurance companies, as well as Medicare and Medicaid, have agreed to pay out benefits on behalf of their customers in order to cover the cost of pre-hospital emergency medical care (i.e.: ambulance service). Because of the continued increase in operating expenses to provide quality pre-hospital medical treatment, the Carol Stream Fire District needed to develop a means of acquiring additional income to subsidize emergency operations, so it decided to implement resident ambulance fees. Our Fire District is one of the last in the area to charge residents for ambulance services. Fire departments/districts from Bartlett, Winfield, Warrenville, Wheaton, Hanover Park, Bloomingdale and West Chicago have already established resident fees for ambulance use.

Summary:

******If you are sick or injured dial 9-1-1******

A resident's health insurance company will be invoiced the ambulance service fee, and the Fire District will consider his co-pay or deductible to be paid because he is a resident.

What if I have additional questions?

Contact the Carol Stream Fire District:
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