



Miami Township

Clermont County OH

EMS BILLING FAQs

What is EMS billing?

EMS billing is a service fee charged by the Township for ambulance transportation (paramedic or EMT) to a hospital facility. Calls for assistance are not billed, nor are disregards and non-transports.

Do I need to show my health insurance card to the ambulance crew?

No, the ambulance crew will not ask for your health insurance card, but may ask you questions about your insurance provider. They will ask for specific, identifying information about you that relates to your insurance so that we can accurately document the person that is being transported by our services. You will need to provide more specific health insurance information upon arrival at the hospital, so it is a good idea to keep any insurance information and your photo identification with you at all times.

Why does The Township charge for EMS services?

Most people have insurance, either private or Medicare. Their premiums pay for medical transportation based on regional prevailing rates. The Township is joining most area communities in seeking alternate sources of funding already available.

Who will be billed?

We will bill only the insurance carriers of the Township residents who are insured or have Medicare coverage and only when they are transported to a local emergency room. You may receive a statement, but you will not be billed. There will be no out-of-pocket money from residents. Non-residents will be billed whether or not they are insured.

Who receives the ambulance bill?

- For those who live in The Township, the ambulance bill goes directly to third-party payers. Third-party payers include Medicare, Medicaid, and private health insurers.
- You may receive an Explanation of Benefits (EOB) from your insurance carrier. **This is not a bill.** Your insurance carrier may not reimburse the township for the full fee, but rest assured **you are not responsible for this difference if you live in the Township.**
- For those who do not live in the Township, the initial ambulance transport billing 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 billed.

How does it work?

Our crews will simply ask you a few questions. If Medicare covers you, you will be asked to sign a form allowing us to bill Medicare. Our billing service handles the rest. If you are unable to sign the form when you are transported, the ambulance crew and the hospital staff will sign verifying why you were unable to sign and that you were transported to the hospital emergency department.

Will EMS Billing increase local insurance rates?

No. These costs have been built into your premiums for many years. More than eighty percent (80%) of the nation's fire departments that transport patients to the hospital bill for these services. Ambulance costs are less than one percent (1%) of health care expenditures. Insurance rate increases are driven by drug costs, technology, and research. Billing at the allowable costs will have negligible impact on insurance premiums.

What if my insurance doesn't pay or only pays a portion of the fee?

If you are a Township resident, you are not responsible for any co-pays, deductibles, or any fees not covered by your insurance provider.

I'm an uninsured resident; how will my bill be handled?

You will be contacted by mail or phone by Medicount to verify your insurance status. When this is verified, alternate arrangements will be made.

Will visitors or non-residents be charged for co-payments and/or deductibles?

Yes, only "Political Subdivision" residents are eligible to have their co-payments and/or deductibles waived according to the Office of the Inspector General (OIG).

What are the charges for EMS transport service?

Charges include: \$550 for Basic Life Support (BLS); \$750 for Advanced Life Support, level 1; \$850 for Advanced Life Support, level 2; and \$14 per mile from pick-up point to the hospital.

How will my privacy be protected?

All Township personnel as well as Medicount Management employees have been trained in patient privacy and in the Health Insurance Portability and Accountability Act (HIPAA) and will strictly adhere to those standards.

Who will I call if I have a billing or insurance problem?

Medicount Management has customer service representatives available to address billing or insurance issues. You can call 513-612-3189 locally or toll-free at 866-587-0824 between the hours of 7:00 am - 6:30 pm Monday through Thursday and between 8:00 am – 5:00 pm on Fridays.

What will EMS Transport Billing income be used for?

Funds received through EMS Transport Billing will be used to support fire-rescue department operations. Funds will support staffing, equipment purchases and training. Fire/EMS is the only operation that will receive funds from transport billing.