

## Schertz EMS Billing Policy

Schertz EMS is committed to providing the best care to patients in the cities that we serve. Our fees include a base charge for the transport and a mileage fee. These fees are approved annually by Schertz City Council. Schertz EMS accepts assignment from all third-party payers. We will make every attempt to bill and collect from the patient's insurance company. Medicare, Medicaid and most commercial insurance cover ambulance transportation that is medically necessary. Insurance companies pay claims based on the type of coverage each individual policy provides. Schertz EMS does not have contracts with insurance companies; therefore we do not waive the unpaid portion of the bill which includes the co-pay, co-insurance or the deductible.

### Fees

<b>Response Services</b>	
Aid Call	\$ 200.00
Air Medical Assist Call	\$ 700.00
BLS Non- Emergency	\$1,090.00
BLS Emergency	\$1,210.00
ALS Non-Emergency	\$1,230.00
ALS Emergency No Specialty Care	\$1,440.00
ALS Emergency W \ Specialty Care	\$1,600.00
Mileage, per mile	\$ 20.00

### Passport to Care Subscription Program

Oftentimes insurance companies deny payment for specific services or will only cover a portion of the fees actually billed. In order to offset the cost of ambulance service charges, Schertz EMS offers an opportunity of enrollment in our ambulance subscription program. For a nominal annual fee per year, per household, subscribers will be covered from out of pocket expenses such as deductibles and co-payments or from services not covered by insurance companies.

### Passport to Care Subscription Rates

	<b>Insured</b>	<b>Not Insured</b>
<b>Single</b>	\$50.00	\$65.00
<b>Family</b>	\$60.00	\$75.00

**CHARITY CARE POLICY:**

The City of Schertz EMS Department may provide healthcare services to patients without the expectation of reimbursement (charity care services) if the patient meets the charity care guidelines below, and is determined to be eligible to be a charity care patient. Charity care services do not include bad debt, payment shortfall(s), insurance allowances, courtesy allowances, or reductions given to patients who do not meet the provider’s charity care policy or financial assistance policy.

Charity care services become effective as of October 1, 2019, and will only be available as long as the State of Texas provides reimbursement for charity care services through the Texas Ambulance Services Supplemental Payment Program/Medicaid 1115 Waiver, or similar means of reimbursement.

The City of Schertz EMS Department may change the charity care determination criteria under Section 2. II. on a regular basis and will maintain the current criteria.

**CHARITY CARE POLICY GUIDELINES:**

1. The City of Schertz EMS Department must determine each patient’s ability to pay for the ambulance services provided before classifying the patient as a charity care patient. If the patient does not have the ability to pay for the ambulance services, the City of Schertz EMS Department may determine the patient as a charity care patient.

To determine a patient’s ability to pay, the City of Schertz EMS Department shall:

- I. gather patient information during and/or after the services are provided, as applicable given the patient’s condition. This may include the issuance of one or more requests for information with the patient to obtain information necessary for the City of Schertz EMS Department to determine the patient’s ability to pay for the ambulance services provided. During communication with a patient, the City of Schertz EMS Department shall include information about its charity care services;
- II. undertake an insurance discovery process to identify if the patient has third party insurance including Medicaid, Medicare, or other forms of insurance; and,
- III. undertake reasonable collections efforts to verify and/or yield essential information about the ability of the patient to pay for the ambulance services provided.

2. The City of Schertz EMS Department may classify the patient as a charity care patient if the following occur:

- I. The current revenue cycle process results in one or more of the following:
  - a. the patient does not provide evidence of insurability, or the City of Schertz EMS Department is unable to obtain information from the patient during the requests for information in 1. I. within a 30-day period. The lack of a response by the patient may be considered an affirmation that the

patient does not have third party insurance and does not have the ability to pay for the ambulance services provided;

- b. the insurance discovery process in 1. II. determines that the patient does not have a third party insurance product that will pay for the ambulance services provided. The lack of insurance or having an insurance product that does not pay for ambulance service may be considered by the City of Schertz EMS Department as a determinant that the patient does not have third party insurance and does not have the ability to pay for the ambulance services provided; or,
  - c. the collections effort in 1. III. results in no payment, or minimal payment, from the patient over a 30-day period. Receiving no payment or minimal payment from the patient may be considered by the City of Schertz EMS Department as a determinant that the patient does not have third party insurance and does not have the ability to pay for the ambulance services provided;
- II. The payment predictor model indicates that a patient does not have a high likelihood of payment as identified by the following classifications:
- a. results indicate a low, medium, or non-classified designation
    - 1) low designation results are identified as "L" (red)
    - 2) medium designation results are identified as "M" (yellow)
    - 3) non-classified designation results are identified as "NC" (red) and indicates that there is insufficient patient information to adequately determine likelihood of payment, thus indicating a low likelihood of payment

3. The City of Schertz EMS Department may also classify the patient as a charity patient if:

- I. The service to an insured patient is denied by the insurance provider as not covered;
- II. The City of Schertz EMS Department is notified that the patient has been granted charity care by the sending or receiving hospital; or,
- III. The City of Schertz EMS Department is notified that the patient is deceased and there are no additional remedy options that may be pursued.

4. Once the City of Schertz EMS Department determines the patient is a charity care patient, the City of Schertz EMS Department will make no further attempts to collect from the patient.

5. The ambulance services provided to the charity care patient shall be valued at 100% of the net cost of providing those services by the City of Schertz EMS Department.

**Payment Plans**

Schertz EMS will accept payment plans if the need arises. A minimum of \$25 per month will be accepted on a case by case basis. Payment plans will be setup with the EMS Billing Department.

**Prompt Payment Reduction**

A prompt payment reduction of 25% will be offered to those who receive an invoice, after insurance applies payment, and make payment in full within 30 days of the invoice date.

**Collection Agency**

Patients will be sent to collections after 105 days of non-payment or non-response. The collection agency will attempt to collect the debt with an additional 30% fee included with the amount owed.

**Billing Adjustments**

Bills of homeless patients who we cannot locate and deceased patients who do not have insurance or estates from which to recover EMS charges will be adjusted based on the charity care policy. Insurance and attorney requests for adjustments will be on a case by case basis.