

Fluvanna's EMS Cost Recovery Program at a Glance...

Definition	"Compassionate Billing" eliminates or minimizes out-of-pocket expenses for ambulance services for those who cannot afford to pay and for victims of crime (consistent with Virginia Code Sections 19.2-368.1 et seq. ("compensating victims of crime code"). Patients will not be billed until all insurance options are exhausted.
Insured County Residents and Non-Residents	The appropriate insurance carrier will be billed. Any balance remaining after your applied insurance payment <u>could be</u> your responsibility, including any required co-pays or deductibles. Hardship waiver guidelines and payment options are available. 30- and 60-day balance due notices are sent, if payment is not received.
Uninsured County Residents and Non-Residents	A bill for services goes to patient transported. Hardship waiver guidelines and payment options are available. 30- and 60-day balance due notices are sent, if payment is not received.
Hardship Waivers	A Patient's financial responsibility for transport fees may be reduced or eliminated on a case-by-case basis by completing a Hardship Waiver Request Application. Determination of financial hardship is based upon a percentage of Federal Poverty Income Guidelines. Determination of victim hardship is based upon patient being defined as a victim and filing a claim consistent with the Compensating Victims of Crime Code. Such claims are paid directly to the County by the Virginia Victims Fund (VVF), as per the agreement between the County and the VVF.
Payment Options	Along with possible reductions or elimination of fees, monthly installment payments are available. <i>(Based on financial need.)</i>
Other Provisions	Transport not deemed medically necessary? Resubmit insurance claim for consideration and then request review for possible waiver of fees. Outstanding balances? Will not pursue collection through a debt collection agency without express authorization. Elderly or disabled residents, or disabled veterans? Will not be billed for balances not covered by insurance. <i>(Applies to those qualified for real estate tax relief)</i>
Current Fees	The rate charged for transport services depends on the level of medical services required by the patient, the level of expertise of the responders (EMT, Paramedic, etc.), and the number of miles the patient travels in the ambulance. Fluvanna rates have been set by the Board of Supervisors at 125% of Medicare Allowable Charges. Current fee schedule is available on the County website.

For billing questions, call: (833) 469-7789

Other EMS Cost Recovery questions should be addressed to:
Privacy Officer, County of Fluvanna Emergency Services
P.O. Box 540, 132 Main Street, Palmyra, VA 22963 | Ph: (434) 591-1910

<https://www.fluvannacounty.org/ems-billing>



Fluvanna County EMS Cost Recovery

Fluvanna County's EMS Cost Recovery Program is a compassionate model that collects money for system operations from the people who receive services, with the vast majority of the revenues collected directly from Medicare, Medicaid, and private insurance companies.

Effective September 1, 2015

(Revised January 19, 2021)

What is EMS Cost Recovery?

An EMS Cost Recovery program allows counties to bill insurance companies and individuals for the cost of ambulance services (emergency medical transport). When a patient is treated and transported, the insurance companies are billed for the services performed by the agency providers. Medicare, Medicaid, and most private insurance policies allow for reimbursement for this service.

Attending to the patient's medical needs will always be first priority.



How Ambulance Billing Works

Fluvanna County has contracted with a private billing company to handle the billing process, which is similar to what happens when you receive services from a doctor or other healthcare provider.

1. First, the patient receives the service (emergency ambulance transport to a hospital).
2. Insurance information will generally be obtained either enroute or at the hospital.
3. Once the patient has been treated, a claim will be sent to your private insurance provider, to Medicare, or to Medicaid. Patients will not be billed directly until all insurance options are exhausted.

Will insurance generally pay my entire bill? Most insurance companies pay the majority of the charges for ambulance transport. However, any balance remaining after your applied insurance payment could be your responsibility, including any required co-pays or deductibles.

What are my options if I don't have health insurance and cannot pay my bill or am a victim of a crime? *Patients will always be treated and transported regardless of the ability to pay.* Patients who do not provide health insurance information will be sent a request for insurance information. This request will include a **hardship waiver form**. If you can demonstrate financial hardship or victim hardship per the County's policy, a waiver or reduction of fees is available. Payment plans for qualified patients offer modest monthly payments with no interest or penalties as long as regular payments are made. (Please visit <https://www.fluvannacounty.org/ems-billing> to view the County's hardship waiver policy.)

Will my health insurance premiums increase as a result of this billing? Not likely. Many other local governments in Virginia have implemented a cost recovery program for ambulance transport fees, and have reported no evidence that EMS billing increases health insurance premiums. Health insurance premiums have continued to rise regardless of whether or not a community decides to bill for EMS ambulance transports.

No one will ever be denied emergency service, regardless of ability to pay.

How will EMS Cost Recovery help the Volunteer Providers?

New funding made available through the cost recovery program will be used to offset the rising costs associated with supporting our rescue squads and other EMS service providers, helping them to continue providing the best possible service to the County's residents.

Will the volunteer rescue squads still need our donations? Yes. The cost of providing EMS services continues to rise and our volunteer EMS agencies will still need the public's support.

Will billing impact the donations and fund drives for volunteer EMS agencies? It is commonly heard that an agency that begins billing for services will see an initial decrease in the amount of funds collected from annual fund drives and donations to the agency. However, most agencies have found that there is no evidence to support this claim as agencies actually see minimal impact on annual fund drive and donation collections.

Does the Cost Recovery Program provide all the support needed to fund EMS? No. Money collected through Cost Recovery will help offset the tax payer dollars required to provide capital and operational EMS expenses in Fluvanna. When this program is fully operational, revenue will only provide a portion of the total funding needed for EMS services.

Key Points

- No one will ever be denied EMS treatment or transport based on their ability to pay.
- When a patient calls 9-1-1, but is not transported to the hospital, there is no charge.
- Most insurance companies, including Medicare and Medicaid, already allow for reimbursement of EMS ambulance service.