



EMS Insurance Reimbursement Program

Howard County Department of Fire and Rescue Services

March 08, 2019

The Howard County Department of Fire and Rescue Services is the sole provider of 911 emergency medical services (EMS) within Howard County. The Department partners with six volunteer fire corporations to form a single department providing highly integrated and coordinated fire and emergency medical services.

Proposed legislation (CB 09-2019) pending before the Howard County Council will, if passed, authorize the County to impose a charge for EMS (including emergency medical care, treatment, and ambulance transport). Similar programs have been implemented in many of our surrounding jurisdictions, including Baltimore City, Baltimore County, Anne Arundel County, Carroll County, Montgomery County, Frederick County, and Prince George's County. It is a common practice for EMS services nationwide to bill as a means of cost recovery and service enhancement.

The most important priorities of the County, the Department of Fire and Rescue Services, and its emergency personnel are:

- **To provide high quality medical care and excellent service to each patient.**
- **To always provide medical care, treatment, and transport regardless of a patient's insurance status or ability to pay.**

Will I have to pay for emergency medical services at the time the services are provided?

No. As always, high quality medical care, treatment, and transport will *always* be provided, regardless of a patient's insurance status or ability to pay. No form of payment will ever be expected at the time of service. Emergency medical providers will not ask about a patient's insurance coverage or ability to pay.

I'm a County resident -- will I receive a bill from the County for emergency medical services?

County residents will NOT be billed for emergency medical services provided by the Howard County Department of Fire and Rescue Services. The County will bill patient insurance companies on their behalf. For County residents, any portion of the emergency medical services charges that are not covered by insurance companies will be considered paid through the County resident's payment of County taxes.



Will I still receive emergency medical services and care if I have no health insurance?

Absolutely! Howard County, its Department of Fire and Rescue Services, and its EMS providers are committed to providing top quality care to all who need it. Medical care, treatment, and transport will *always* be provided regardless of insurance coverage or ability to pay.

Will the new emergency medical services charge impact those who do not have the resources to afford such a charge?

No. County residents will not be responsible for any costs not paid by their insurance. Non-county residents will be able to apply for an income-based waiver for any charges not covered by their insurance company.

I'm not a County resident -- will I receive a bill from the County for emergency medical services?

Just as for County residents, the County will also bill the insurance companies of non-County residents on their behalf for emergency medical services provided by the Howard County Department of Fire and Rescue Services. However, non-County residents will be billed and will be responsible for non-reimbursed, out of pocket expenses not covered by insurance.

Because the County believes that no patient should ever suffer financial hardship because of the need for emergency medical services, non-County residents responsible for unreimbursed or out-of-pocket charges may request a waiver based on financial hardship.



How will the County obtain my insurance information?

The focus of the County's emergency service providers shall always be to provide high quality medical care and excellent service to each patient. Our emergency service providers will not seek patient insurance information at the time care is provided. At some later time, the County's vendor will work with the Department, the patient, and the receiving hospital to obtain patient insurance information necessary for billing purposes. As part of the process, the patient may be asked to authorize his or her insurer to provide payment to the County.

Will this new emergency medical services charge replace the current tax funding?

No. But reimbursements from this EMS charge will be used to augment the current tax-based funding. The budget for the Department of Fire and Rescue Services is approved annually by the County Council and funded through the County's Fire Tax, which is assessed on a property value basis.

Reimbursements from the EMS charge will only cover a small portion of the actual costs of the services provided by the Department. The narrow list of EMS services for which insurers will reimburse do not cover the costs of maintaining 24-hour emergency readiness, providing quick first response and patient care support from our network of fire and rescue resources, using the latest cutting edge technology, ensuring experienced paramedic supervisors help guide care for critical patients, and the ensemble of additional non-EMS services that the Department of Fire and Rescue provides.

How does this program help volunteer firefighters and fire companies in the County?

The six partner volunteer fire corporations in Howard County each request and receive an operational budget annually through the County budget process, funded from the Fire Tax Fund. Reimbursements for emergency services collected by the County will be used to supplement this funding.

I have always contributed to my local volunteer fire company – will it still need my donation?

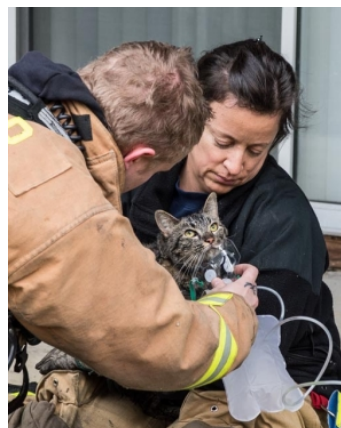
Yes. While the six partner volunteer fire companies receive an annual operational budget, certain organizational costs are not funded through the budgeted operational funds. Additional monies generated through their volunteer fire department fundraisers and donations go to many worthwhile causes, such as the purchase of fire and EMS apparatus and equipment, recruitment and retention initiatives, and improvements to volunteer fire department stations and facilities.

How will my privacy be protected?

The Federal Health Insurance Portability and Accountability Act (HIPAA) security and privacy rules will be strictly followed. The Department will have a comprehensive compliance program in place to protect confidential patient health information. All Department personnel who handle protected health information are specially trained in patient privacy matters as part of their EMS training.

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

The County will contract with an EMS billing vendor with customer service representatives to address billing and insurance questions through a toll-free number and the internet. Additionally, the Department will have a designated Patient Advocate to help understand issues and concerns as they arise and to quickly resolve them.



Caring medical treatment will always be provided regardless of insurance or ability to pay.