

	Scarborough Fire Department	
	Scarborough, Maine	
	Standard Operating Procedures	

Book:	Organization
Chapter:	Personnel, Policies & Procedures
Subject:	1350 - EMS Billing Policy
Revision Date:	12/7/2017
Approved by:	<i>B. Michael Thurlow</i>

PURPOSE

To offset the cost of providing a comprehensive Emergency Medical System (EMS) to protect and serve the citizens and visitors of Scarborough through a system of billing patients and their insurance companies for emergency medical services rendered.

POLICY

The Town of Scarborough recognizes the importance of providing a high quality Emergency Medical Service. In order to offset some of the cost of providing this service, the Town has instituted a Rescue Billing program that invoices the users of the EMS system for services rendered as outlined in the procedures section of this policy.

SCOPE

All patients seen, evaluated, and or transported by the Scarborough Rescue Unit will be invoiced for services rendered except as specifically exempted in this policy.

PROCEDURE

- A. All patients who require EMS evaluation, transport and/or treatment will be invoiced for services rendered each time service is provided as outlined below.
- B. Each time the Scarborough Fire Department's Rescue is called for service to evaluate, treat or transport a patient an electronic Patient Care Report (PCR) will be generated. Electronic signatures will also be collected for authorization for payment and/or refusal for treatment or transport.
- C. In cases where accurate health or automobile insurance information is available for the patient the Town of Scarborough, or its EMS billing service, will attempt to bill the appropriate insurance carrier. The Town will also bill co-insurers for unpaid balances as applicable. The billing service will access this insurance information electronically through the Maine EMS Run Reporting (MEMSRR) system.
- D. Patients are responsible for any and all outstanding balances not covered by insurance unless otherwise specifically noted in this policy.
- E. The Town will bill for no-transport calls when requested to evaluate a patient. In the case of an unattended death or if the resuscitation efforts for a cardiac arrest patient are unsuccessful, we will not pursue any balances beyond those covered by the patient's insurance plan.
- F. We accept assignment per the Center for MEDICARE/MEDICAID Services (CMS) regulations and other contractual insurance carrier agreements the Town has executed.
- G. We will not bill balances beyond what insurance covers for those patients who fall under one or more of the following criteria:

- a. Are residents of Scarborough, are covered under Medicare/Medicaid, and have no co-insurance. (Per CMS regulations).
 - b. A no or refused transport or treatment call requested by a police agency for a good intent evaluation.
 - c. A no or refused transport or treatment call requested by a third party as a good intent call.
 - d. Good intent calls such as medic alert alarms or motor vehicle crashes (MVCs) reported by a third party that are unfounded.
 - e. Walk-in patients who request to be evaluated and were not transported.
 - f. Town employees injured on the job that would be covered under a workers compensation claim.
 - g. Patients that are active or retired Scarborough fire, rescue, or fire/police members; an active member of the military; or active Scarborough police officer, at the discretion of the Fire Chief or his designee. This provision extends to those individuals' immediate family members that are domiciled with them.
- H. Each patient shall receive a separate bill for the service provided to them. If more than one patient is transported in the same ambulance at the same time, the mileage cost will be split evenly amongst the patients. Prorating of the bill is also permissible if multiple family members are transported in the same ambulance at the same time.
- I. The Town's billing service will send up to 3 bills in a 90-day period following the date of service.
- J. If no payments or payment plans have been made by the end of 120 days, the billing service will turn unpaid bills over to the Town for forwarding to the Town's contracted collection agency. The town finance department will be responsible for tracking all accounts that are turned over to the collection agency.
- K. The Town's billing service is authorized to establish reasonable payment plans as necessary. If after a payment plan has been established, three consecutive payments are missed and no additional arrangements have been made, the billing service will forward the uncollected balance over to the Town for forwarding to the Town's collection agency.
- L. In situations where an uninsured or underinsured patient is unable to pay or establish a payment plan, the patient may apply for a Rescue Bill Hardship Waiver.
- a. A Rescue Bill Hardship Waiver Form will be sent to the patient upon request and must be submitted by the patient showing evidence of an inability to pay by attaching a copy of their most recent pay stub and a copy of their last income tax return to the waiver form for review.
 - b. The Town of Scarborough uses the Hill-Burton guidelines for determining financial hardship. Those guidelines represent two times the Federal Poverty level as defined by the US Department of Health and Human Services, and the rates are adjusted annually.
 - c. Hardship waiver requests that fall within the current Hill-Burton Guidelines will be approved by the Fire Chief or his designee.
 - d. The Fire Chief, or his designee, is authorized to write-off a portion of the EMS bill down to the maximum Medicare/Medicaid rates in effect at the time for hardship waiver requests with circumstances beyond the scope of the Hill-Burton Guidelines.

REFERENCES

- A. Center for Medicare/Medicaid Services (CMS) regulations