

MOST IMPORTANTLY

No one will be denied an ambulance ride to the hospital when needed because of the inability to pay the bill.

No one will have to pay any out of pocket expense.

Residents should never be afraid to call 9-1-1 in their time of need.

FURTHER QUESTIONS/ INFORMATION

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EMS Expense Recovery

What it means to you.

Beyond The Call of Service

BACKGROUND

After several years of debate, the Frederick County Volunteer Fire and Rescue Association, the Frederick County Fire and Rescue Department and the Frederick County Board of Supervisors have decided to institute a billing system for EMS transports beginning October 1, 2013.

This system is known as EMS Expense Recovery.

The reason for initiating this program is due to the large number of EMS-related incidents responded to by Frederick County. These EMS-related incidents include medical problems, personal injuries, and motor vehicle crashes.

While we continue to operate with a very limited budget, both the volunteer and career departments throughout the County have had to look at various funding alternatives.

Even though this is a new process for Frederick County, it is not for a large portion of the Commonwealth of Virginia and other parts of the country as about 80% of other jurisdictions in the country charge medical insurance carriers for ambulance transport services. Locally, the City of Winchester and the Counties of Warren, Shenandoah, and neighboring West Virginia jurisdictions all currently charge for EMS transports.

While this program will enable us to recover some of the costs of providing these services, while also keeping taxes at an affordable rate, we will always need your help as we have in the past for the volunteer fire and rescue companies.

FREQUENTLY ASKED QUESTIONS

When will the program begin?

The program start date is set for October 1, 2013.

How does the program work?

Frederick County has contracted with a third party billing management company (Intermedix) to handle our EMS transport billing. After patient care has been provided and your care has been transferred to the Emergency Department (ED) staff, insurance information will be obtained and an authorization form will be signed giving us permission to bill your insurance company. At this time the EMS provider will provide you with a copy of the Department's Notice of Privacy Practices. The billing company will then receive your information and submit a bill to your insurance company for payment. You will not receive a bill.

What happens if I do not have insurance?

The billing management company writes off the bill and no bill is sent to the patient. Only insurance companies will be billed.

Why am I receiving a letter from Intermedix?

On occasion, the EMS crew is unable to obtain your insurance information at the time of the emergency or insurance information is recorded incorrectly. When this occurs, the billing company will send you a letter requesting your insurance information for submission to your insurance company. No bill will be sent to the patient.

What if the insurance claim is denied?

When an insurance claim for transport is denied or not covered, the bill is written off by the billing company. No bill is forwarded to the patient. You may receive an Explanation of Benefits (EOB) from your insurance provider. This is not a bill.

I receive requests from county volunteer fire and rescue companies for donations. Does this program replace volunteer funding?

No. Money collected goes to help offset some of the operating costs and certain capital costs for the individual volunteer fire and rescue companies. However, the majority of the volunteer fire and rescue company operating and capital expenses are covered by donations received from the community. It is important that the community still support fund drives and Fire Company events!

How will my privacy be protected?

All career and volunteer personnel of the Frederick County Fire and Rescue Department have been trained on patient privacy within the Health Insurance Portability and Accountability Act (HIPPA) requirements and will strictly adhere to those standards.

For more information please see our website:

www.fcfrd.com

