

## **Answers to some Frequently Asked Questions regarding Emergency Medical Services Billing by Hanover Township Fire District No. 3.**

We are hopeful that these might help you to understand the process a little better. If you have any questions regarding a specific bill we ask that you please direct them to our third-part billing agency, Revenue Guard at the number provided below. If you have any questions regarding the district or the Emergency Medical System itself we invite you to contact our offices at (973) 267-5659.

### **Why Am I Receiving a Bill For Emergency Medical Services?**

In 2011 the Fire District enacted billing for Emergency Medical Services (EMS). This was done primarily to offset the ever-increasing costs of providing EMS. The measure was also enacted to make-up for the removal on funding from Hanover Township Fire District No. 2 (Whippany). That being said you will receive a bill for EMS provided to you when you are transported to a medical facility. The cost of EMS is generally covered in your healthcare insurance or through Medicare or Medicaid. Sometimes you may receive a bill directly when there is a co-payment required by your insurer based on your policy. We do not collect co-payments in the field and this would be your responsibility. Sometimes you may receive a bill when no insurance information was provided when services were rendered. In this instance you merely need to provide our third-party billing company with your insurance information. Another scenario may exist when your insurance coverage does not cover the entire cost of the bill, and you become responsible for the balance. This is referred to as 'Balance Billing'. There is one main consideration with regards to Balance Billing, this is whether or not you are a resident of Hanover Township Fire District No. 3. If you are a resident the District will not seek the balance due

because you are a taxpayer in the District and we extrapolate that you have paid a portion already. If you are not a resident then we are required by law to seek out the balance that is due to the District. This is a legal action and one that reflects fair treatment to all involved.

Residents may receive a letter and or a call to request or verify insurance information if it wasn't obtained in full at the time of the EMS transport. Our billing program accepts the fact that you, as a resident of the Hanover Township Fire District No. 3, already pay your portion through taxes and you will not be responsible for any fees not covered by insurance or Medicare. Even if you have no insurance or the claim is denied, you will not be receive a bill.

### **Definition of a Resident**

A resident shall be defined as a person whose domicile is located within the jurisdiction of Hanover Township Fire District No. 3. A resident is either the owner of real property or a tenant residing upon real property in the community.

### **Definition of a Non-Resident**

A non-resident shall be defined as someone who maintains their domicile outside the jurisdiction of Hanover Township Fire District No. 3. For purposes of example, a non-resident may include, but not be limited to, the guest of a resident, a commuter traveling through the community, an employee of a business operating within the community or a customer engaged in shopping, dining, or entertainment within the community.

### **How will funds collected from EMS Transport billing be spent?**

Monies generated from EMS transport billing will be used to enhance Fire and EMS services provided by Hanover Township Fire District No. 3. Funds have been utilized to provide for maintenance of ambulances, vehicles and equipment utilized in delivering State-Of-The-Art treatment and care. Funds have also been utilized to maintain adequate staffing levels to insure that an ambulance responds quickly in your time of need.

### **Will Medicare cover the ambulance/transportation fee?**

We are required by law to accept the Medicare allowable amount and cannot bill for the difference between the allowable and the established fee.

Medicare has a maximum amount they will pay for ambulance fees. You may also have Medicare Supplemental Insurance, which would cover any fees not paid by Medicare.

### **Will I be charged if I call for medical services but don't go to a hospital?**

No. The established fees are for providing the service of transporting patients to the hospitals located in our service area.

### **What if I can't pay my bill?**

When a bill is generated all attempts will be made by the District to collect this amount. The District is sympathetic to the fact that there are people who simply cannot pay the amount requested, or who may require additional time

to pay the amount requested. In these instances the billing company will contact the Board of Fire Commissioners to request special accommodations. The process utilized by the Board is stringent and requires verifiable circumstances and conformity with applicable laws.

**If I have a question or concern regarding an EMS bill, who should I speak to?**

Every effort is made to collect the proper information at the time of care when EMS services are rendered. If you receive a letter from our billing agent, this is usually to advise you that we have billed the insurance company on your behalf, asking for more information specific to your insurance coverage or it may be a bill for services rendered to you or a family member. In the event you believe the information is incorrect or have a question in regards to the information received, please call **Revenue Guard at 732-525-9450 extension 2325.**