



# The City of Grandview Heights Division of Fire Guide to EMS Billing



## Introduction

The City of Grandview Heights is proud to provide its citizens with exceptional safety services. In turn, many residents rate safety high on their list of Grandview Heights' strengths and reasons why they choose to live in this community.

The costs for providing emergency medical services are expensive by nature and continue to rise, presenting the ongoing challenge of securing adequate funding.

Effective September 1, 2004, the City of Grandview Heights implemented an Emergency Medical Service (EMS) Transport Billing Program to recover some of the costs associated with EMS units. A practice of approximately 85 percent of communities nationwide, EMS billing taps into existing funds available within Medicare, Medicaid and commercial insurance policies.

If you or a family member is provided with emergency medical services that result in transportation to a local hospital, a bill for the transport will be sent to your insurance company, Medicare or Medicaid.



**It is important to note that patient care will not be compromised in any way by this program and you should never be afraid to call 9-1-1 for help when you need it.**

This guide has been developed to provide you with basic information about the EMS Billing Program. If you have additional questions or concerns, please call the Division of Fire at 614-488-5904.

## How EMS Billing Works

Since the EMS Transport Billing Program is designed to capture existing financial resources available through Medicare and commercial insurance providers, it is set up as follows:

As the EMS transport takes place, patient information is gathered if circumstances allow.

Patients are asked to sign an authorization sheet pertaining to the disclosure of Protected Health Information (PHI) per the federal HIPAA Privacy Rule, and the EMS transport.

The City's EMS crew completes and electronically submits full details of the transport to its third party billing administrator.

The billing administrator codes the transport for the appropriate fee, submits the claim to Medicare/insurance carrier, and follows up as necessary until the claim is settled.

## What Grandview Heights and Marble Cliff Residents Can Expect

Grandview Heights and Marble Cliff residents will not be billed for any insurance co-pays.

Residents may receive a letter requesting or verifying insurance information if it had not been obtained in full at the time of the EMS transport.

Some private insurance companies may submit payment to the patient when it should be sent to the City. If this occurs and the patient has not forwarded the check to the City, he/she will receive a letter from the City requesting reimbursement.

In some cases, where an EMS transport is provided by another jurisdiction through mutual aid, the policy of that responding entity will apply; therefore, Grandview Heights residents may receive a bill for any balance due on the claim.

### **What Non-Residents Can Expect**

Transport claims will be submitted to Medicare/insurance as before.

Non-residents will receive an invoice for any balance not paid by Medicare/insurance, or the entire amount if they do not have insurance.

## **Frequently Asked Questions**

### ***Will charging for EMS runs compromise patient care in any way?***

No. All calls for help will continue to be answered in the same manner, regardless of insurance coverage or ability to pay.

### ***What process takes place when a person calls 9-1-1?***

All calls to 9-1-1 in Grandview Heights, from a landline will go to the Communications Center, located in the Municipal Building. Calls from cellular phones will be routed through the closest Communications Center. Dispatchers will immediately send the closest available unit that has the required equipment and personnel. Typically, these are Grandview Heights units. If, however, all units are busy with emergencies, other communities in Franklin County are called upon to respond, thanks to mutual aid agreements that assure quick service.

### ***Will mutual aid agreements be compromised if communities have different EMS billing practices?***

No. Mutual aid is recognized as an important mechanism for assuring comprehensive and responsive fire and emergency medical assistance to citizens of all Franklin County communities.

### ***Do Health insurance policies cover EMS transportation?***

Yes, both private and government health insurance plans already have provisions for EMS transportation.

### ***Does EMS billing cause a significant increase in health insurance fees?***

No. Since most U.S. communities practice EMS billing, Medicare and commercial insurance policies already have EMS transport provisions

### ***What happens if I do not have health insurance?***

Responding to a call for help remains the top priority, regardless of an individual's medical insurance situation and ability to pay. While non-residents will receive a bill for any outstanding balance not covered by insurance or the full amount due, the City will work with low-income individuals who do not have insurance as such cases arise.

### ***What are the resulting funds raised through EMS Transport Billing used for?***

The funds raised are used to support city operations. This includes the support of facilities maintenance and upgrades, and the purchase of equipment and vehicles when needed, and to replenish medical supplies used during EMS transports.

**EMERGENCY CONTACT**

**EMS, FIRE, POLICE**

**9-1-1**

**City of Grandview Heights, Ohio  
Division of Fire  
614-488-5904**

**1016 Grandview Avenue  
Columbus, Ohio 43212**

**BILLING QUESTIONS:**

**CHANGE HEALTHCARE**

**1-800-676-0111**