

## Why EMS Cost Recovery is Important for Albemarle County

Our cost recovery program is based on a concern for the medical and financial health of our County residents and visitors. Like many other jurisdictions across the state and nation, Albemarle County has continued to see costs associated with funding EMS services increase at the same time that our revenues have declined dramatically.

Albemarle County spends approximately \$12 million annually to support our combined volunteer and career Fire and EMS response system. Maintaining the quality and responsiveness of that system is a critical priority. As part of a comprehensive assessment of potential areas to relieve pressure on our property taxes through cost recovery, the Albemarle County Board of Supervisors decided to join the more than 40 other Virginia localities that charge ambulance transport fees.

As of September 1, 2014, all County ambulance squads, as well as the Scottsville Volunteer Rescue Squad, the Western Albemarle Volunteer Rescue Squad and the Earlysville Volunteer Fire Company are participating in cost recovery.

*Funding made available through cost recovery is used to offset the rising operating and capital costs associated with supporting our rescue squads and other EMS service providers, helping them to continue providing the best possible service to the County's citizens.*

When residents and visitors need emergency service, we want them to call 9-1-1

## Albemarle County's Resident Program

Are you a **resident** of Albemarle County? Do you have insurance? If so, your insurance will be billed and you will not be responsible for any co-pays or deductibles.

If you are a **resident without** insurance, you will not be billed.

Any **non-resident** who receives a bill and is unable to pay is eligible to apply for a hardship waiver after all applicable insurance is collected.



For billing questions:  
888-248-7936

Other EMS Cost Recovery questions should be addressed to:

Privacy Officer  
Albemarle County Department of Fire Rescue  
460 Stagecoach Road, Suite F  
Charlottesville, VA 22902  
434-296-5833

[www.albemarle.org/emscostrecovery](http://www.albemarle.org/emscostrecovery)

*Cover photograph by Dottie Di Liddo*



# Emergency Medical Services (EMS) Cost Recovery



County of Albemarle

## What is EMS Cost Recovery?

EMS Cost Recovery is a program to recover the costs of emergency medical services associated with transporting a patient to the hospital by ambulance. Medicaid, Medicare and most other private insurance policies (health, auto and/or homeowners) allow for payment for this service. This cost recovery program has been implemented successfully by more than 40 localities and 50 volunteer rescue squads in Virginia to recover funds to support the increasing costs of providing EMS services to a growing population.

More than 80% of residents in the Commonwealth, and 85% nationwide, live in localities that implement an EMS cost recovery program. If you were to have an accident or need emergency transport to a hospital in one of these many communities, including our surrounding jurisdictions of Augusta, Rockingham, Nelson, Orange, Louisa and Greene, your insurance would be billed and those funds would go towards supporting that county's EMS system. It makes sense for Albemarle County to recover costs for its EMS system.

Albemarle County residents will not be responsible for anything beyond what their insurance pays, if they have insurance. If they don't have insurance they will not be billed. Non-residents who are unable to pay their balance after all applicable insurance is collected will be treated with compassion and provided with options to ensure that financial hardship is avoided, with the bottom line being that people who cannot pay will not have to pay. The County is focused on collecting reimbursement from insurance companies who are already charging policy holders for this service. Without Cost Recovery, those funds go untapped by the County and the burden of paying the increasing costs of providing EMS services in the County falls solely on our taxpayers.

**When residents and visitors need emergency service, we want them to call 9-1-1**

## How EMS Cost Recovery Works

The process is similar to what happens when a person receives services from a doctor or health care provider.

- First, the patient receives the service – emergency ambulance transportation to a hospital.
- Persons receiving Emergency Medical Services are asked to provide any insurance information they have at the time of service, whenever possible; however attending to the patient's medical needs will always be the first priority of EMS personnel.
- If the patient's insurance information is not available at the time of service, the billing company will attempt to obtain the information at the hospital and if unsuccessful, the patient will receive a letter asking them to provide it.
- Once the patient has been treated, a claim is sent to the patient's insurance provider, including Medicare and Medicaid.
- County residents with insurance will not be billed for any balances due after applicable insurance payments have been collected.
- County residents without insurance will not be billed at all.
- Non-residents, in cases of hardship, may apply to the County for a hardship waiver once all applicable insurance payments have been collected.

All patients will be treated and transported regardless of the patient's ability to pay. This program will not change the ambulance service provided to anyone in Albemarle County, regardless of insurance coverage or any other factor. Albemarle County will not deny service to those with unpaid balances from previous bills. Emergency responders who respond to your call will have no knowledge of who has paid and who has not paid. The Albemarle's EMS Cost Recovery program includes compassionate billing provisions.

Patients will be charged according to the type of service received and the distance they are transported to the hospital. Rates are periodically set by the Board of Supervisors to maintain compliance with the Center for Medicare and Medicaid Services. The billing company will have customer service representatives to address billing and insurance questions. Their toll-free number will appear on all of their correspondence.

### **Citizens may be assured of several key points about EMS Cost Recovery:**

- No one will ever be denied EMS treatment or transport based on their ability to pay.
- If you are not transported to the hospital as part of the EMS response, there will be no bill.
- Most insurance policies, including Medicare and Medicaid, already allow for reimbursement for this service.
- Albemarle County residents will not be responsible for anything beyond what their insurance pays, if they have insurance. If they don't have insurance, they will not be billed.