

**Northumberland County
Ambulance Billing Frequently Asked Questions**

1. **When does the billing process begin?**
The billing process begins on October 1, 2016.
2. **Will I be able to call an ambulance if I don't have money to pay?**
Yes, we urge those in need of an ambulance to call just like you do now.
3. **Will the ambulance crew refuse to take me to the hospital if I already owe money?**
No. It is a violation of state law to refuse to take someone to the hospital based on their ability to pay for the service.
4. **Will I be treated differently if I don't have insurance?**
No. You will always receive good care regardless of whether you have insurance or not.
5. **Who decides how much money to charge?**
The County's Board of Supervisors establishes the ambulance rates. Right now, the Basic Life Support charge is \$450, Advanced Life Support is \$550, and Advanced Life Support 2 is \$650. In addition to these rates, there is a \$13 per loaded mile transport fee.
6. **Why are the rates so expensive?**
The rates approved by the Board of Supervisors are the same as the rates charged by other counties in the area.
7. **What if the ambulance is called and I am not transported?**
There is no charge for those patients not transported at all; however, one will be billed accordingly for being transported to the hospital, to a helicopter, or transported to another location.
8. **Will I be charged if someone other than me calls for an ambulance?**
The person who receives treatment and is transported to the hospital is responsible, regardless of who called.
9. **Who does the billing?**
The Board of Supervisors has selected the Northern Neck Planning District Commission to do the ambulance billing service. The NNPDC also does billing for Westmoreland, Richmond, Lancaster, Essex, King and Queen, and King William counties.
10. **Why are we billing for service?**
Unfortunately, volunteerism has declined over the past several years and squads in Northumberland County are having difficulties recruiting and retaining volunteer rescue squad members. The volunteer squads have asked the County for help with these calls for rescue services; therefore, the County has hired qualified people to help respond. Additionally, the cost of an ambulance and equipment has become very expensive. We

can expect to pay about \$225,000 for a new ambulance and that does not include the equipment and supplies. Those costs add about an additional \$75,000. Since most people have some form of health insurance and since ambulance coverage is a part of most policies, it makes sense to try to gather some of the money to help offset costs.

11. Is this going to bring in lots of money for the county?

No. We expect that we will only collect a portion of what is actually billed. Insurance companies, such as Medicare, require us to automatically take a 20% reduction in our bill from the beginning. Other insurance companies have assigned reimbursement rates and we are required to accept those rates. Typically ambulance billing does not come close to covering the actual expenses of operating the system. The typical recovery is \$1 collected for each \$8 of costs.

12. What if I do not have insurance?

The patient is responsible for their bill if they do not have insurance.

13. I live on a fixed income and can barely make ends meet now. How will I pay for an ambulance bill?

The Board of Supervisors has adopted a scale for lower income people that reduces the ambulance bill by a percentage, based on the household income. The income scale is presently; Up to \$20,000 income – 100% reduction, \$20,001 to \$30,000 income – 75% reduction, \$30,001 to \$40,000 income – 50% reduction, and \$40,001 to \$50,000 income – 25% reduction. There is no reduction for household incomes that exceed \$50,000.

14. Does the ambulance billing apply to the volunteer rescue squads in the county?

Yes. Services provided by either the volunteer rescue squads or the county staffed ambulance will be billed.

15. I have always donated money to the volunteer rescue squads. Should I continue to donate to them?

Yes. Even though they get funds from ambulance billing, the amount is not enough to run their operation.

16. How will the money that is collected be spent?

All money collected for ambulance service will come to the county Treasurer. From there, it will be distributed to the agency who actually transported the patient. The volunteer rescue squads can spend the funds they collect in the best manner they see fit for their agency. The money that comes to the county for the county staffed ambulance will be used to offset operational or capital expenses.

17. Is the county paying the billing company?

Yes. The billing company collects a 5% fee on all funds collected to pay for the billing service.

18. Should I just plan to find a family member or neighbor to take me to the hospital?

No! You should not hesitate to call for an ambulance if there is a medical emergency.

Please do not just take people to the hospital in a car. Doing that can be dangerous in a number of ways.

19. I have other questions, whom should I contact?

If you have any questions regarding your bill, please call Medical Billing at the Northern Neck Planning District Commission- (804) 333-4593.

If you should have any questions regarding Emergency Medical Services, please contact Rick McClure at 804-580-5221.