

RESOLUTION P2017-32

**RESOLUTION ESTABLISHING AN EMERGENCY MEDICAL SERVICES (EMS)
BILLING POLICY FOR SYMMES TOWNSHIP**

WHEREAS, Section 505.84 of the Ohio Revised Code allows for reasonable charges for use of ambulance or emergency medical services; and

WHEREAS, the Board of Trustees adopted resolutions G2012-24 and G2014-10 which approved the charges and billing for Fire and Rescue Services including those provided in motor vehicle accidents; and

WHEREAS, the Board of Trustees wishes to address the EMS billing collection issues that have been occurring since the adoption of the fees; and

WHEREAS, the Board of Township Trustees of Symmes Township, Hamilton, County, Ohio have discussed in an open work session meeting and have decided all residents and non-residents will be billed for EMS services and the remaining portion after the insurance payment for non-residents will be hard billed and they will be responsible for the remaining balance.

NOW, THEREFORE, BE IT RESOLVED that the Board of Trustees of Symmes Township, Hamilton County, Ohio:

- Section 1.** That the Board of Township Trustees hereby adopts this policy for EMS Billing per Exhibit A attached to this resolution.
- Section 2.** Upon majority vote does hereby dispense with the requirement that this Resolution be read on two separate days and hereby authorizes the adoption of this Resolution upon its first reading.
- Section 3.** This Resolution shall take effect and be enforced from and after the earliest period allowed by law.
- Section 4.** Finds and determines that all formal actions of this Board concerning and relating to the passage of this resolution were taken in open meetings of this Board, and that all deliberations of this Board and any of its committee that resulted in such formal actions were taken in meetings open to the public, in compliance with all legal requirements, including (without limitation) Ohio Revised Code §121.22, except as otherwise permitted thereby.

ADOPTED JUNE 6, 2017

Vote Record: Mr. Beck _____ Mr. Bryant _____ Mrs. Leis _____

BOARD OF TRUSTEES:

Jodie L. Leis, President

Kenneth N. Bryant, Vice-President

Philip J. Beck, Trustee

ATTEST:

Carol A. Sims, Fiscal Officer

APPROVED AS TO FORM:

Kevin McDonough, Law Director

EMS BILLING POLICY – SYMMES TOWNSHIP

EFFECTIVE DATE: **JULY 6, 2017**

HISTORY:

EMS transport billing in Ohio started in the early 1990's due to funding challenges of local government. Most communities have engaged in billing insurance providers for EMS transport services to lessen the burden on the taxpayer. EMS billing is not a new or novel idea. Approximately 85% of the EMS providers' nationwide bill for patient transports.

AUTHORITY:

ORC Section 3901.71 and Chapter 1751.01 outline "Basic Health Care Services" that shall be incorporated in all Ohio health insurance policies. Ohio law requires all health insurance companies to set aside funds specifically for EMS transport (typically 1-2% of the premium). This premium is paid by the customer whether billed for transport or not. When these funds aren't used for EMS transport billing they can be converted to profits for their shareholders.

ORC Section 505.84 grants townships the authority to establish reasonable charges for the use of fire and rescue services, ambulance services, or emergency medical services.

POLICY:

The Township shall bill residents and non-residents for all services related to basic and advanced life support services that may include use of fire and rescue services, ambulance services and emergency medical services. The Soft Billing method shall be used for permanent residents of Symmes Township and the Hard Billing method shall be used for all non-residents of Symmes Township. All persons living in apartments in the township shall not be considered permanent residents.

Soft Billing – shall be considered the following:

1. Soft billing is charging the insurance company and accepting the amount they pay for the service as payment in full. Any balance due, after insurance payment is written off.
2. Patients are not billed for insurance co-pays, deductibles or additional charges above the rate paid by their insurer. Patients may receive an Explanation of Benefits (EOB) from their insurance carrier and may receive a letter requesting insurance information or verification, but they will not receive a bill even if they are uninsured.
3. Symmes Township permanent residents are covered under soft billing because they own property in Symmes Township and pay taxes to support EMS Transport fees.

Hard Billing – shall be considered the following:

1. Hard Billing is charging the insurance in the same manner as Soft Billing; however, hard billing patients will be billed for any unpaid balance not covered by the insurance carrier. If the patient is uninsured, they will be billed for the entire amount. By law the billing company must make a reasonable attempt to collect the amount not covered by the insurance provider. The billing company will send three letters requesting the unpaid balance. During this period, a payment plan agreed to by the Township may be implemented. If no agreement is reached, the collection will be turned over to a third party for collection. Non-Symmes Township patients or any non-permanent residents will be hard billed for any amount not covered by the insurance provider.

PROCEDURE:

The following procedure will be followed for billing:

1. While treating and/or transporting patients, EMS and hospital personnel gather patient information and have the patient sign a form authorizing disclosure of specific medical information protected by HIPAA privacy rules.
2. This information is electronically submitted to a third party billing service.
3. The billing service reviews the report to determine the appropriate fee for the transportation services provided.
4. Once the fee is determined, a claim is submitted to the patient's private or government insurance carrier.

COST:

The cost of transport fees will be set and decided by the Township Trustees and can be changed at any time by a separate resolution.

REVENUE GENERATED BY FEES:

By statute, revenue raised by charging EMS transports would be used for expenses associated with the "Management, maintenance, and operation of the Township's Fire and EMS services" that are currently being paid by levied tax revenue in the Fire Fund. In Symmes Township, this source of revenue is being used for the purchase of EMS related items (i.e. vehicles, equipment, supplies, etc.) to assist in stretching the Fire Levy and Safety Services Levy dollars further in the Township.