

FEES: Ambulance service mostly covered by insurance

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middle of the pack.

While the contemplated increase is a big jump, Chief Johnson told *The Nugget* that the proposed rates still fall well below the cost of operation.

“I’m very confident that we’re well below our costs — and even with the new rates,” he said.

In fact, he said, the new fee level wouldn’t cover the staff costs of a run, leaving aside the costs of equipping and maintaining the ambulances.

The vast majority of patients transported are covered for the run by health insurance — the majority by Medicare or Medicaid. However, Medicare and Medicaid only reimburse a portion of the billed rate.

“In the Sisters-Camp Sherman Fire District, roughly 61 percent of the patients transported by ambulance are covered by Medicare or Medicaid,” Johnson reported. “Medicare reimburses a maximum of \$425 for an advanced life-support transport while Medicaid reimburses \$421. Estimates provided by the District’s third-party billing company project that if the increase in rates is approved the District will collect 45

cents for every dollar billed.”

Most others have ambulance fees at least partially covered in their health plan. Only 4.8 percent of last year’s transports had no health insurance.

For those who are not covered or only partially covered, District administrative assistant Julie Spor notes that the District offers a Sisters Country FireMed ambulance membership program that provides family coverage for emergency ambulance transports for \$50 per year. That plan is also available as a package with Life Flight to cover air ambulance transport as well.

Spor also noted that the fire district often bills before the hospital, and ambulance fees can be counted toward an insurance deductible.

For those who simply cannot pay an ambulance fee due to financial hardship, or who can only pay a little at a time, the District provides waivers and payment plans.

“We have systems in place to minimize the impact on people,” Chief Johnson said.

Worrying about the out-of-pocket cost of a ride is the last thing a patient and their loved ones should be thinking about in an emergency — but such concerns are a reality in a world of high healthcare costs and big deductibles.

Chief Johnson notes that it costs nothing for an ambulance to respond to a potential emergency and assess the

situation.

“We’ll respond to their home or to the scene and do an assessment for free,” he said.

Paramedics will advise on whether a transport is in order or not.

“It’s always the patient’s choice to be transported or not,” the Chief said.

However, it is worth noting that even the full cost of an ambulance ride, if one is necessary, is likely to be the smallest portion of a bill in an emergency. Health and safety is ultimately more critical than dollars and cents.

The District provides advanced life-support ambulance service to roughly 800 square miles of territory surrounding Sisters and eastern portions of Lane County. The District responded to 1,230 emergency incidents in 2016, with more than 83 percent of

the incidents being medical in nature. The District transported 522 patients to the hospital in 2016 — a 24 percent increase from the previous year.

“It’s an essential service that we *have* to have, I think,” Chief Johnson said.

Ambulances and the equipment carried on them are very expensive. A new ambulance can cost \$200,000 and a heart monitor costs over \$25,000. Chief Johnson told *The Nugget* that recovering costs through increased fees — even if they don’t cover actual costs — will help enable the District to continue to maintain an appropriate equipment replacement fund and to maintain currency on life-saving equipment, while performing all the duties and services ambulance crews offer to the patrons of the district.

Agenda...

Sisters-Camp Sherman Rural Fire Protection District Board of Directors

May 16, Sisters Fire Hall Administration Building, 5 p.m.

- Resolutions
 - a. Ordinance 2006-07-100 ambulance rate increase.
 - b. Resolution 2016-2017-003 cell phone reimbursement amendment.
- President report.
- Correspondence.
- Fire Chief report:
- Call activity and personnel response.
- Fire Safety Manager report.
- Fire Corps minutes.

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