

## **Common Questions About the Ambulance Subscription Program**

### **What is the Ambulance Subscription Program?**

The Ambulance Subscription Program is a voluntary program designed to allow **District #2** residents to protect their families from out-of-pocket expenses related to emergency care provided by Grays Harbor Fire District #2.

In the event you need an ambulance to respond to an emergency, your private insurance, Medicare or Medicaid information will be collected and billed; **however**, you will not be financially responsible for any charges that are not covered by your insurance.

### **How do I pay for the membership?**

An annual cost of \$50.00 which insures that all members of your household are covered from January 1 to December 31; this must be renewed annually in December of each year. This plan provides for emergency care and transport within the boundaries of Grays Harbor Fire District #2.

### **What does the membership fee cover?**

Subscription membership protects you and your family from any out-of-pocket expenses related to paramedic treatment and emergency ambulance transportation for situations that occur within the boundaries of Grays Harbor Fire District #2. **You must have Insurance, Medicare or Medicaid and the District accepts whatever is paid at no further charge to you.**

### **Do I get a member identification card once I join the Subscription Program?**

No. Early in the development of the Ambulance Subscription Program we realized that using a card would cause problems in emergencies when someone might attempt to find the card before requesting help. Your subscription membership is confirmed by your home address, either as the location of the situation, or as your mailing address. We will confirm your membership in the subscription office when we receive the paramedic report forms one to two days after the emergency.

### **Who do I call if I have a medical emergency?**

9-1-1 is always the number to call in an emergency. The Fire District office phone number is for administrative questions only.

### **What happens if I'm not a Subscription member and I use the paramedic service?**

Whether or not you are a Subscription member, you will always receive the highest level of emergency treatment and transportation. As a non-subscription member, however, you will be billed for the services. You may give the bill to your insurance company but you will be responsible for any unpaid balance. Keep in mind that there is no guarantee that your insurance will pay in full for the treatment that you received.

### **What if someone gets hurt at my house?**

Your Ambulance Subscription membership extends to guests at your household, and will cover anyone who is injured or sick at your property. The paramedics will note the address of the incident on their report, and the location match as an Ambulance Subscription household will allow that person to be covered by your membership.

### **Does the Ambulance Subscription Program cover transportation from my house to my doctor's office, or trips such as from a hospital to my home, or from a hospital to another hospital?**

Your Ambulance Subscription membership is for emergency transports only, from a Fire District #2 location to an emergency receiving hospital. The types of non-emergency transports such as those stated in the question can be provided by any ambulance company provider, but will not be covered by your Ambulance Subscription membership.

### **Why do I need to join if I already have medical insurance?**

When Grays Harbor Fire District #2 charges for treatment and transportation, there is no guarantee that your insurance company will cover the charges. The charges may be denied or only partially paid, or your deductible or cap limit may result in an unpaid balance for which you are responsible. As an Ambulance Subscription member, you don't have those worries since you are not responsible for any out-of-pocket costs. Also, keep in mind that your Ambulance Subscription membership covers your guests, who may not have the same insurance as you do and may need that extra financial protection in an unexpected emergency. Being a subscriber gives you peace of mind in not having to worry whether your insurance will pay the medical bill. The \$50 annual fee is only a fraction of most insurance companies' deductibles. More importantly, the high level of service that we receive in Fire District #2 is due to the increased funding available through the Ambulance Subscription Program.

### **Why does Ambulance Subscription bill my insurance plan?**

The Ambulance Subscription Program is not an insurance company – we are a provider of services. In order to provide the current level of emergency service to the community we must attempt to recover the costs associated with the treatment and transportation. Through the monies collected through treatment and transportation charges, as well as membership fees, the current system of pre-hospital emergency services in our community is greatly enhanced beyond General Fund support. The Ambulance Subscription Program currently supports 6 paramedic positions, four dedicated fire district ambulances with ambulance personnel, and additional equipment, training and supplies. The monies from membership and insurance plans allow us to have a better emergency medical services system, and a healthier community.