

Medical Billing Policy

Skamania EMS & Rescue



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1.0 Medical Billing Policy

The Skamania County Public Hospital District (dba: Skamania EMS & Rescue) has established a billing program and policies to cover costs associated with providing emergency medical care, patient transport and treatment in place services. These policies are intended to provide transparency for those who receive our services, establish a billing philosophy, provide guidance as needed, to third party billing agents and to ensure that the district meets billing standards established by insurance providers. These policies and programs are specific to emergency service response and medical service standby and do not apply to other programs that the district may authorize or participate in.

1.1 Philosophy

As a public agency the district has a responsibility to manage funds carefully. Our philosophy is to bill for services provided as they relate to the costs incurred in providing emergency medical care, patient transport and other associated services. The district's programs are designed to lessen the burden on people who receive our services. They further take into consideration the taxpayer supported levies the district relies upon to cover operational, administrative and capital expenditures, as well as grant awards and supplemental insurance payment programs that the district may be eligible to receive.

These programs and policies shall be periodically reviewed to ensure consistency in fees and processes among similar agencies across the region.

1.2 Services for which Fees Apply

Skamania EMS & Rescue has established a billing schedule for all emergency response services provided by our personnel; charges may be incurred regardless of the patient's final transport disposition. The following services, as defined and considered herein, shall be included in our billing schedule. As applicable and when clarity is needed, additional definitions as described by the Centers for Medicare and Medicaid may apply to BLS and ALS emergency service, assessment or intervention definitions.

BLS Emergency: Emergency response and transportation by ground ambulance vehicle, with the provision of medically necessary supplies and services, including basic life support ambulance services as defined by the state. BLS ambulance services are staffed by an individual who is qualified in accordance with state and local laws as an emergency medical technician (EMT).

ALS (1) Emergency: Emergency response and transportation by ground ambulance vehicle, with the provision of medically necessary supplies and services, including the provision of an advanced life support assessment or at least one advanced life support intervention. ALS assessment is an assessment performed by an ALS crew (Advanced EMT or Paramedic) as part of an emergency response that was necessary because the patient's reported condition at the time of dispatch was such only an ALS crew was qualified to perform the assessment.

ALS (2) Emergency: Emergency response and transportation by ground ambulance vehicle, with the provision of medically necessary supplies and services including: a) at least three separate administrations of one or more medications by intravenous push/bolus or by continuous infusion (excluding crystalloid fluids); or b) ground ambulance transport and the provision of at least one of the following ALS2 procedures: manual defibrillation/cardioversion; endotracheal intubation; central venous line; cardiac pacing; chest decompression; surgical airway, or intraosseous line.

Treatment in Place/Treat and Refer: This fee is charged when a patient refuses transport to a hospital, after having requested or received emergency response, medical diagnostics or assessments utilizing specialized equipment (e.g.

cardiac monitors), medical treatment or non-medical services at the scene of an incident or at a facility from which we operate. Skamania EMS & Rescue charges an “all inclusive” rate for these services.

Services Covered Under Treatment in Place/Treat and Refer

1. Administration of medical aid, medical diagnostics or assessments utilizing specialized equipment (e.g. cardiac monitors) or medical treatment; following a report of injury or illness, or a provider having witnessed upon arrival, acute signs or symptoms which imply illness or injury, even in the face of denial by the patient.
2. Non-medical rescue activities associated with vehicle extrication, rope rescue, trail rescue, water rescue, and industrial accident/incident response, including but not limited to packaging, leading, carrying or moving patients from entrapped vehicles and confined spaces; off, up, down, over or across cliffs, roadways, trails, waterways, or traversable and non-traversable terrains. Fees apply regardless of the inclusion or administration of medical aid, diagnostics, assessments or treatment.

Exclusions to Treatment in Place/Treat and Refer Fee

Treatment in Place/Treat and Refer fees will not be charged for a response to any of the following calls for service:

1. Response at a patient’s place of residence or at a/the temporary lodging facility, as defined in this policy, where services were requested or dispatched to and where the nature of the call was determined to be a non-medical complaint. (Examples include lift assists.)
2. Response to unattended deaths where no resuscitation is attempted.

Mileage: Mileage charges begin at the location of the emergency scene and conclude upon arrival of our medical unit at the destination facility.

Standby Services: As available, district staff may provide or be scheduled for standby, dedicated on-site First Aid services at programs and events within Skamania County. Standby time is charged from the time personnel arrive at the event until the conclusion of onsite services. In the event of an emergency, personnel providing standby services may be recalled from the event without notice. Should this occur, no charges will be applied for time that the personnel were unavailable. For this item, standby services do not include a dedicated medic unit. On-site emergencies that require an ambulance will be responded to in the same manner as any other 911 call.

Skamania EMS & Rescue reserves the right to waive fees for events that are produced by a public entity (e.g. local government agencies and school districts within Skamania County).

2.0 Billing Agents, Billing Process

Skamania EMS & Rescue may elect to use a third-party billing agent to submit claims and process payments on their behalf. Prior to contracting with any billing agent, the district will require that any third-party agent used to process claims and billing statements has procedures in place that will ensure:

1. the agent/agency and their employees are adequately trained in appropriate Health Insurance Portability and Accountability Act (HIPAA) processes, and;
2. claims issued and payments received are adequately accounted for and remitted to the district in a timely, efficient manner, and;
3. records of all claims processed, and payments received, whether through private or public insurance or submitted by the patient individually, are maintained in accordance with state records retention laws.

The name, address, phone number and email of the billing agent used by the district shall be appropriately displayed on the district website. Further, upon request of a/the patient or their advocate, the district shall make this information available to those who have limited or no access to the district website.

2.0.1 Billing Process

At the time of service, or as soon thereafter as feasible, patients or their advocate shall make arrangements to provide insurance information to Skamania EMS & Rescue. Alternatively, insurance information may be provided directly to the district's third-party billing agent if or when incident reports and billing cycles have been closed.

The district recognizes that a/the third-party billing agent may have established processes in place to efficiently and effectively bill for services. Absent any defined processes that provide greater benefit to the patient or the district, Skamania County Public Hospital District shall endeavor to close medical incident reports (charts) and submit calls for billing within thirty (30) calendar days following the date of service.

Skamania EMS and Rescue shall follow Standard Operating Guidelines established by the district, to ensure bills for provided services are processed efficiently.

Following submission of medical incident charts, a/the third-party billing agent shall submit claims to insurance providers and remit statements of account to the patient. This process shall occur within thirty (30) calendar days of a/the third-party billing agency having received the medical incident chart.

Thereafter, patients shall receive a statement of account no less than once each thirty (30) calendar days.

District benchmarks for submission and billing of charts are more distinctly described as:

Export of Chart to Billing Agent	=	Not more than 30 days following date of service
Billing of Services to Patient/Insurance	=	Not more than 30 days following receipt of chart

As needed, documented efforts by the District and a/the third-party billing agent to obtain additional patient or insurance information necessary for successful billing – and which result in delays to chart or bill submission – shall not be counted towards the cumulative sixty-day service to billing benchmark.

2.0.2 No Surprises Act, Balance Billing Prohibited

Effective January 1, 2025, ground ambulance service providers are prohibited from submitting balance bills to consumers for covered emergency and non-emergency ground ambulance transportation services.

In accordance with this new law, the most Skamania EMS & Rescue can bill you the total amount of your health plan's in-network cost sharing amount, with certain exclusions. Patients are responsible for paying their share of the costs, such as the co-payments, coinsurance and deductibles that they would pay, and only to the level of in-network coverage. Applicable exclusions to the balance billing rule will be reviewed and applied accordingly by the District and their third-party billing agent.

3.0 Credit

All accounts are due and payable at the time of initial billing. While the district or their third-party billing agent may submit insurance claims on the patient's behalf, the patient is ultimately responsible to pay all fees associated with receipt of services.

Skamania EMS & Rescue authorizes their third-party billing agent to make payment arrangements with any patient who has a balance due following or absent any payments received from insurance. Such payment arrangements shall be limited to a credit period of two hundred and seventy (270) days. Accounts for which payment arrangements have been made shall not be charged with interest.

Should the patient fail to make arranged payments, Skamania EMS & Rescue or their third-party billing agent may immediately submit accounts to collection, as herein described.

3.1 Collections

Accounts will be considered delinquent when the following conditions are met:

1. following one hundred twenty (120) days of missing or failed payments from insurance providers or patients except for;
2. when there is communication from a/the insurance provider within the one hundred twenty (120) day time period, indicating payment is forthcoming or services are being reviewed, this communication shall be considered to keep the account active, and;
3. if, upon conclusion of any applicable insurance payments, the patient fails to make payment, negotiated or otherwise, within the time frame allowed.

Skamania EMS & Rescue may use a third-party administrator to process accounts sent to collections. The district retains the right to apply collection charges that are in addition to and separate from the initial fees for service.

4.0 Waivers

Skamania EMS & Rescue has adopted a policy to address waivers allowable under charitable conditions and for residents of Skamania County, in which the District was formed and operates in as their primary service area.

4.0.1 Charity Care

Under the guidance of Washington Administrative Code, 246-453, and the Revised Code of Washington, Title 70, Chapter 70.170, Skamania EMS & Rescue applies a policy related to Charity Care. This policy applies to “indigent persons” as described in WAC 245-453-040 and utilizes the income guidelines provided by the United States Department of Health and Human Services.

Eligible people or their designated representative may request this classification be applied to their fees for services. The patient or persons requesting this status must provide all required documentation within thirty (30) days of the request. Failure to provide appropriate information and required documentation may result in the patient being denied Charity Care status.

Following review of any such request, Skamania EMS & Rescue shall determine the eligibility of the patient to receive Charity Care. If it is deemed that the patient is eligible, notice shall be provided within forty-five (45) calendar days and the balance of their account, or portion thereof shall be written off.

Specific to this section of the policy, all definitions, procedures, criteria, guidelines, standards and reporting requirements stated in WAC 246-453 shall apply.

For pre-hospital emergency medical services Skamania EMS & Rescue will consider patients for financial assistance and charity care when third-party coverage has been exhausted based on the following criteria:

1. The full amount of patient or guarantor responsibility for charges will be determined charitable care for patients or guarantors whose income is at or below 200% of the current federal poverty level, adjusted for family size.
2. Seventy-five percent of patients or guarantor responsibility for charges will be determined charitable care for patients or guarantors whose income is beyond 200% but less than 250% of the current federal poverty level, adjusted for family size.
3. Fifty percent of patient or guarantor responsibility for charges will be determined charitable care for patients or guarantors whose income is beyond 250% but less than 300% of the current federal poverty level, adjusted for family size.
4. Barring extenuating circumstances, such as pre-hospital emergency medical services provided because of a declared (state or federal) disaster, no discount shall be provided for patients or guarantor responsibilities whose income is beyond 300% of the current federal poverty level, adjusted for family size.

4.0.2 Resident Levy Write-Off Waiver

Skamania EMS & Rescue recognizes the contribution of property tax dollars paid by property owners within Skamania County. To reduce the burden on these people, the district shall allow for waiving of co-pays and co-insurance due from patients who are transported and who, at the time of service being provided, meet one or of the following conditions:

1. Have a permanent physical address located within the borders of Skamania County, Washington, better defined as their “place of residence”, or;
2. If identifying as “houseless” can otherwise show proof of receiving mail in Skamania County, proof of voter registration in Skamania County, has otherwise provided eligibility to hold public office within Skamania County, or are subject to care and residency benefits outlined by state statute, or;
3. As necessary or when requested can provide documentation of current ownership of taxable real property located within the borders of Skamania County, Washington, regardless of whether or not it is their “place of residence”, or;
4. Are children, under the age of twenty-six, who may or may not reside with their parent or legal guardian, but whose parent or legal guardian meet the conditions of item (1) or (2) above.

Utilizing the following guidelines, and in consideration of the criteria above, Skamania EMS & Rescue will waive deductibles, co-pays and co-insurance as follows for the services listed:

Medical Transport (ALS 1, ALS 2 and BLS Emergencies): following payments from insurance providers, balances due from the patient for deductibles, co-pay or co-insurance shall be waived.

Treatment in Place/Treat and Refer: following payments from insurance providers, if eligible, balances due from the patient for deductibles, co-pay or co-insurance shall be waived.

The district shall apply the benefit of this waiver program to those meeting the conditions above, whether they have private or public insurance or, if they are uninsured.

Additionally, Skamania EMS & Rescue shall endeavor to continue this waiver program until such time that it becomes financially difficult to continue district operations while providing the waiver to residents of our county.

4.0.3 Authorization to Apply Waivers

The Superintendent or their delegated personnel charged with coordinating medical billing is authorized to apply waivers outlined in this policy. In all cases, prior to authorizing any applicable waiver, the Superintendent or their designee shall ensure the guidelines and policies included herein have been met.

5.0 Fees for Service

Skamania EMS & Rescue charges an “all-inclusive” rate for patients treated **and** transported, and for patients receiving service under the Treatment in Place fee. Resident fees are reduced in consideration of support provided through tax dollars and waivers provided for in policy. Regardless of any waiver that residents are eligible to receive, the district must still establish a fee for the provision of services to ensure accuracy when billing applicable insurance providers. Non-residents are assessed fees comparable to similar services provided throughout the region.

Mileage fees are charged in addition to the “all-inclusive” rate and are accounted for beginning at the scene of the emergency and ending at the admitting facility. Mileage charges are not applied to Treatment in Place service calls.

<u>Service</u>	<u>Fee</u>
BLS Emergency	\$3,389
ALS 1 Emergency	\$4,000
ALS 2 Emergency	\$4,389
Mileage (charged per)	\$ 20
Treatment in Place/Treat and Refer BLS	\$ 600
Treatment in Place/Treat and Refer ALS	\$1,200
Standby Medical Services (dedicated personnel)	At cost, including benefits and kit costs

6.0 Definitions Related to Treatment in Place/Treat and Refer Fees

Skamania EMS & Rescue adopts the following definitions as they relate to the Treatment in Place services outlined in this policy:

ALS Emergency: Emergency response by ground ambulance vehicle or single resource response vehicles, with the provision of medically necessary supplies and services, including the provision of an advanced life support assessment or at least one advanced life support intervention. ALS assessment is an assessment performed by an ALS crew (Advanced EMT or Paramedic) as part of an emergency response that was necessary because the patient's reported condition at the time of dispatch, or observed condition at time of response, was such only an ALS crew was qualified to perform the assessment. As applicable and when clarity is needed, additional definitions as described by the Centers for Medicare and Medicaid may apply to ALS emergency service, assessment or intervention definitions.

BLS Emergency: Emergency response by ground ambulance or single resource response vehicles, with the provision of medically necessary supplies and services, including basic life support services. BLS assessment is an assessment performed by a BLS crew as part of an emergency response that was necessary because the patient's reported condition at the time of dispatch, or observed condition at time of response, was such that a BLS assessment was indicated. BLS services are staffed by an individual who is qualified in accordance with state and local laws as an emergency medical technician (EMT). As applicable and when clarity is needed, additional definitions as described by State of Washington or the Centers for Medicare and Medicaid may apply to BLS emergency service, assessment or intervention definitions.

Non-medical Rescue Activities: Activities associated with vehicle extrication, rope rescue, trail rescue, water rescue or industrial accident/incident response, including but not limited to packaging, leading, carrying or moving patients from entrapped vehicles and confined spaces; off, up, down, over or across cliffs, roadways, trails, waterways, or traversable and non-traversable terrains.

Place of Residence: The location where a patient physically lives and is the location considered their principal home for purposes such as legal matters, medical insurance, voter registration, the receipt of utilities and similar services. It **does not include** correctional institutions defined as any place designated by law for the keeping of persons held in custody under process of law, or under lawful arrest, including county and local jails within Skamania County.

Temporary Lodging Facility: A location where a patient is or may be physically staying for a temporary period of time, and for the purpose of visiting, traveling or recreating; this may include the residence of an acquaintance, friend or family member, campgrounds managed by private businesses or government entities, hotels, motels, guest houses, and similar locations intended to provide overnight accommodation. It **does not include** trails, trailheads, waterways, unmanaged dispersed campsites, designated recreational areas intended for day-use, boat launches, rest areas, highways, freeways, county roads or city streets.