

Ambulance Collections and Waiver Policy

Purpose:

The purpose of this policy is to allow ambulance transport fees to be waived, based on financial hardship as defined by the Department of Health and Human Service Poverty Guidelines, and to set a procedure for collections of unpaid fees.

Procedures:

After the appropriate health insurance carrier has been billed, and has paid their portion, the appropriate secondary health insurance carrier will be billed for co-pays and deductibles, if applicable. A patient who does not have secondary insurance and is unable to pay their co-pays, deductibles or make payments, may complete "Request for Transport Fee Hardship Waiver Form".

The form, along with proof of income, which includes a current W-2, three (3) most current pay stubs or other documentation from the patient or patient's legal guardian, must be forwarded to: Comstar Billing. The billing agent will determine if the person meets the poverty guidelines set forth by the DHHS.

Decisions regarding ability to pay will be made on a case-by-case basis and the applicant shall be notified by mail of approval or denial. If approved, a copy of the waiver will be kept on file for 5 years and the original will be sent to the billing company to authorize elimination of the patient's ambulance charges.

If the patient does not meet the established poverty guidelines but still requests a waiver, the request may be forwarded to the Ambulance Director/Fire Chief and Town Manager for review. The Ambulance Director/Fire Chief and Town Manager may recommend to the Board of Selectmen that the request be approved for a full or partial reduction. Invoices and payment plans will be set up by the billing agent with no interest or finance charges.

Remaining account balances of Medicare patients that have no supplemental insurance will be documented and written off with the Town Board of Selectmen's approval.

Collections:

Payments are due 30 days after billing date. Any patient who has not called the billing agent to discuss insurance or payment arrangements will be sent a final notice after ninety (90) days notifying them the account will be sent to collections within 10 days.

After the 10-day time period all accounts will be immediately forwarded to the Town of Durham, Maine collection agency and no additional request for waivers or reductions will be accepted.

All accounts with undeliverable mail, regardless of aging, shall be immediately sent to collections.

This policy shall replace any previous policies and if any portion of this policy conflicts with State and Federal regulations the remaining policy shall remain in force.