



Ground Ambulance & Patient Billing Advisory Committee

Solutions to Prevent Balance Billing



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EMS Reimbursement Sources

- Medicare
- Private Insurance
- Medicaid
- Balance Billing

Limitations to EMS Reimbursement

- Medicare and Medicaid only reimburse upon transport to an ER
- No reimbursement for first response or non-transport apparatus
- Medicare reimburses approximately 50-80% of the actual cost
- Medicaid reimburses approximately 10% of the actual cost
- Private insurance is inconsistent with payment amounts due to in/out-of-network status of fire departments

EMS Innovation

- Treatment in Place (TIP)
 - Allows EMS personnel to provide on-scene treatment without transport
 - Ideal for low acuity emergencies including falls and diabetic issues
 - Saves patients time and money by avoiding unnecessary ER visits
 - TIP is performed thousands of times per day across the US
 - **Very limited Medicaid and private insurance reimbursements**
- Telehealth
 - Utilize EMS personnel to facilitate telehealth consultation with physicians
 - **No Medicare, Medicaid, or private insurance reimbursement**

EMS Innovation – Cont'd

- Transportation to Alternative Destinations
 - Assist patients in accessing urgent care clinics, mental health providers, etc.
 - Some cities exploring Lyft/Uber to assist with non-emergency medical transportation
 - **Very limited Medicaid and private insurance reimbursements**
- Community Paramedicine
 - Provide services to the patients before the emergency occurs
 - **Very limited Medicaid and private insurance reimbursements**

Potential Solutions to Prevent Balance Billing

- Support for More Effective EMS Care
 - Payment for Treatment in Place
 - Payment for Telehealth
 - Payment for Assisting Transport Agencies
- Improve Accuracy of EMS Payments
 - Payment at the actual costs of care
 - Better account for indirect costs
- Improve Delivery of EMS Payments
 - Automatic in-network status for emergency transportation
 - Payment for providing EMS care and not just transportation

QUESTIONS?