

LUCAS COUNTY EMS

Third Party Reimbursement Program

Frequently Asked Questions

1) Q: What is an EMS Third Party Reimbursement Program?

A: Lucas County Will not directly invoice Lucas County residents for EMS service under the EMS third party (soft) billing program. Third party (soft) billing allows the County to bill private insurance companies, Medicaid or Medicare to recover some of the costs necessary to staff and equip the County’s Emergency Medical Services (EMS) program.

2) Q: How does the County currently fund Lucas County EMS’s Emergency Medical Services Operation?

A: It is funded through a combination of the County’s general fund sales tax revenue and third party (soft) billing.

3) Q: How do I no if I will receive a bill, or not?

A: If you are not transported, there is no charge from Lucas County EMS. The below Chart lists the possible billing and non-billing categories:

BILLING CHART		
	Lucas County Resident	Non-Resident
Patient has Medicare	Waive co-pay requirement	Pays co-pay
Patient also has Medigap Insurance	Waive co-pay requirement	Pays co-pay
Patient has Medicaid	No co-pay or coinsurance	No co-pay or coinsurance
Patient has commercial Insurance	Waive co-pay or coinsurance	Pays co-pay or coinsurance amount
Patient is uninsured	Waive fee	Bill patient for full amount*
Transport provided through automatic response agreement	Follow policies of transports jurisdiction	Follow policies of transports jurisdiction

4) Q: How do we help non-residents who are charged either the full amount of the transport or their insurance co-pay or deductible amount?

A: Lucas County has a Hardship Waiver Application based on federal guidelines to assist non-residents that are unable to pay transport fees. Call 1-866-631-4551 to request a Hardship Waiver and a form will be mailed to you or find one at the Lucas County EMS website at www.co.lucas.oh.us Lucas County Emergency Medical Service department under Billing. Complete the form with the requested documentation and return to:

Lucas County EMS Billing
2144 Monroe Street, Toledo, OH 43604

5) Q: How does the Hardship Waiver Program work?

A: As stated previously **non-residents** who are unable to pay any unpaid portion of their transport fee and meet and satisfactorily document reasonable income requirements, will be able to apply. Requirements will be based on current Health & Human Service Guidelines.

6) Q: Where can a citizen call to have questions answered regarding the EMS Third Party Reimbursement Program?

A: Lucas County Administration (419) 213-6510 – Monday-Friday 8:30 a.m. – 4:30 p.m. Lucas County’s billing company can be contacted toll free at 1-866-6341-4551

7) Q: Will we bill transports of on-duty Lucas County employees?

A: The intention of the program is to collect insurance reimbursements available to EMS and support emergency transport services. In all cases we will request all insurance information and bill Medicare, Medicaid, or the private insurance carrier as available. There may be a deductible or co-pay amount which is not covered by the patient’s insurance. Federal regulations allow a political subdivision to waive the unpaid balance for residents (but only their residents). Therefore, we will waive any unpaid balance **only** for county employees who are Lucas County residents.

8) Q: Will Lucas County residents who do not have any medical insurance coverage receive a bill?

A: No. Per County policy, Lucas County residents will not be billed for EMS transport charges.

9) Q: If a patient has supplemental or secondary insurance coverage, will we bill the secondary insurance provider?

Yes. If a patient has a deductible or co-pay amount that has not been paid, we will ask them for supplemental insurance information so we can file a claim on their behalf. The County will accept payment from any source identified by the patient. Lucas County residents will not be billed for any portion of their transport charges. Non-residents will be responsible for payment of their transport fee.

10) Q: If an insurance company refuses to pay the County their company’s entire allowable amount, but instead pays the allowable, less the patient’s deductible or co-pay, will the County bill the patient for the unpaid amount?

A: Lucas County residents will not be billed for any portion of an EMS transport charge. If a Lucas County resident has a deductible or co-pay amount that has not been paid, we will ask them for supplemental insurance information to cover that amount. Non-residents will be responsible for payment of their transport fee.

11) Q: If Medicare or Medicaid refuse to pay the City's entire charge, but only pays the allowable amount, will the County bill the patient for the balance?

A: No. Medicare and Medicaid are government programs that require acceptance of their payment as "payment in full", regardless of the patient's residency.