



# Why am I getting an ambulance bill?

Thank you for using South Seneca Ambulance. On behalf of our team of highly skilled emergency medical professionals who treated you and the more than forty volunteers and employees of South Seneca Ambulance please accept our best wishes for a speedy recovery from your illness or injury. Our organization provides this informational flyer as a resource for answering questions about customer service, ambulance billing, insurance payments, hardship assistance, and other topics associated with emergency services.

## **Why am I getting an ambulance bill?**

South Seneca Ambulance is required to bill for Ambulance services to reduce the tax cost of emergency medical services (EMS) for town residence. The town boards have directed South Seneca Ambulance to charge ambulance fees for more than twenty years. Town governments authorized such fees to offset the tax cost of providing EMS to residents and visitors. While taxes provide nearly half of operational funding, ambulance fees collected from insurance companies pay approximately \$6 out of every \$10 spent on EMS. While we understand that it may be frustrating, having to pay tax and fees for service, South Seneca Ambulance is grateful and would not exist without the support of our municipal partners and our communities.

While we bill each patient who uses our service, ambulance billing can never be based on payment for service. This is because of the vast differences in payments that are received for identical services. Rather, we accept tax funds and set ambulance rates based on the total money that we anticipate will be needed to operate for the next fiscal year. The monies are used to ensure that an Advanced Life Support ambulance (a mobile emergency room) is available to our communities 24/7/365. Money received from billing is combined with tax funds provided by our town leadership to ensure that when you dial 911 there will be an ambulance only minutes away.

South Seneca Ambulance utilizes Cornerstone AdminisytEMS (Cornerstone), a third-party specialized ambulance billing service, to connect with patients about possible ambulance charges. You may receive a bill or a request for information from them. Please provide their team with as much information as possible so that they can successfully have your bill covered by your insurers.

## **Why did the ambulance crew ask me for my personal information?**

Our Ambulance crews need to verify your identity and prevent fraud. Because South Seneca Ambulance charges fees for service, ambulance crews are instructed to verify patient identity including name, social security number, birth date, home address, telephone number, and email address. They also may ask for health insurance, automobile insurance, or employment information, depending on the situation. Our organization requires identity verification to protect patients from fraud and to assure, if possible, you are covered by healthcare or other insurance.

## **Will my health insurance pay my ambulance bill?**

In most cases, YES. Community members who are covered by Medicaid or Medicare programs will have NO out-of-pocket expenses related to ambulance bills. Community members who are covered by private healthcare insurance MAY be required to pay a co-pay or deductible expense, generally less than \$250. Ambulance patients who are not covered by Medicaid, Medicare, or other federal programs, will be expected to pay all ambulance charges they are responsible for. Other insurances may pay ambulance charges including automobile, homeowners, boat, “umbrella” policies, or workers compensation.

## **What do I do next?**

Once our ambulance crew completes the report about your care it will be sent to Cornerstone for processing. If enough information was provided, such as insurance carriers and policy numbers, Cornerstone will attempt to process a claim with your insurer. If they need additional information, they may contact you. Once coverage has been determined, any amount that you may be responsible for will be billed to you. Sometimes your insurer may send a check to cover all or a portion of the bill. This check should either be signed over to Cornerstone for processing or cashed and a check in the same amount written and sent to Cornerstone.

## **What if I don't have insurance or my insurance doesn't cover the whole cost?**

We can help you! If you are a community member without healthcare insurance, and you are NOT eligible for Medicaid, please call (607) 869-5313 and ask to speak with the Chief. Our Chief or billing office staff will provide contact and application information for our Hardship Program that provides reduced fees to low-income community members who meet income eligibility requirements.

## **What is the telephone number for ambulance billing questions?**

For all questions related to ambulance billing, including insurance and payment, please call Cornerstone (877) 214-6018 Monday through Friday (excluding holidays) between the hours of 9:00 am and 5:00 pm EST. For hardship assistance please contact South Seneca Ambulance at (607) 869-5313.