



## Minutes - Final

### Public Safety Committee

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Wednesday, October 2, 2019

6:30 PM

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#### Roll Call: Chairperson Hendricks, Affa, Zucal

##### [15-3115](#)

##### Bill 53

Amending Part Three, Business Regulation and Taxation Code, Title Nine – Fees, Article 391, City Billing for Emergency Medical Services by updating Section 391.04, Sub-Section D and E to better clarify when a patient is responsible for the ambulance ride bill.

**Attachments:** [Bill 53 EMS Billing](#)

Mr. Eric Gratz stated that the intent of this is just like the intent of all the Ordinance. If you are a resident and don't have the means to pay, you are not held responsible with the exception of the clause of not meeting the medical necessity. If you need an ambulance, and you have a balance, minus your co-pay and deductible which your insurance company says you have to pay, we don't charge you for being a city resident. That is part of you being a taxpayer. They ran into covered being used. Covered in insurance is different from paid. Highmark who is one of the insurers that don't participate with EMS agencies, the city will bill them as an out-of-network provider. A patient on the eastside received a bill for ALS1 which was \$900 plus set by the fee scale. Highmark paid \$600 plus because they covered it. Highmark said that was all they were covering and the patient was responsible for the rest. It is not covered, but if she had no insurance she would not have been responsible for any of it. A patient was concerned and talked to him and about 30 seconds in the patients tried to explain this he stopped and said this isn't right. He told the patient that EMS was going to make this right. He stated that EMS looked at it and with a little bit of verbiage change, can iron this out and ensure the intent of the Ordinance is enforced across the board by changing it to paid and not covered.

Mr. Daryl Hendricks stated by paid, it doesn't mean paid in full. It is the acceptance of what the insurance companies will accept.

Mr. Eric Gratz stated that this is what they do if you have Medicare and you don't have a deductible plan. Medicare pays \$500, and EMS just takes that. That is what the contractual allowance is. We are talking about such a small sub-set which is how he would have fixed it in 2016 if it would have

come up once he took the position. He would not have thought it was ethically right then. It hasn't come up until now. That's how infrequent it is. We are not going to see a fiscal implication of this. In his mind, it is just the right thing to do.

Mr. Daryl Hendricks asked if there were any questions from the committee members.

Mr. Courtney Robinson thanked Mr. Gratz and Mayor O'Connell for bringing this forward. This is exactly the things that we need to be doing. He asked about Section E, City residents shall not be held responsible for any balance due for medically necessary transport that is not covered or paid by an insurance carrier with the exception of the deductible as long as said resident complies within 30 days of the date of the encounter with any and all requests for insurance information or verification of insurance (or lack thereof) from the EMS billing department. He stated that used to work for EMS about 12 years ago and working with medical billing. They can tell them if they were about three months behind. He stated to Mr. Gratz that EMS has made especially great strides. He asked are we billing within 30 days of the encounter?

Mr. Eric Gratz stated that they have lag, and Mr. Robinson is accurate. It was around 90 days for most of his tenure of almost 20 years. Since Ms. Vargo has taken over they have streamlined some processes. We are at a 20 day lag. That being said, that raised a flag for him because the Ordinance in 2010. It wasn't achievable. What they have been doing and probably worth adjusting is they go by 30 calendar days for the initial date of bill. He stated to Mr. Robinson that it is a great point and let's clean that up.

Mr. Courtney Robinson asked Mr. Gratz and the Mayor if they would be amendable to making an amendment to Section E to take out 30 days at the date of encounter and say 30 calendar days of the billing.

Mr. Eric Gratz stated that he personally agrees with that. He stated that is the practice they are doing as long as the administration doesn't have any issues with it.

Mr. Courtney Robinson thanked Mr. Gratz and the Mayor. He stated that he will be planning on making that amendment when Council gets to it at the full Council meeting, if the committee forwards it.

Mr. Julio Guridy stated that it was the same type of question that Mr. Robinson had. It says City residents are responsible for any balance due that is not paid by an insurance carrier for transport deemed not medically

necessary by EMS staff beginning with the resident's third use of this service.

Mr. Eric Gratz stated that is the policy change that we implemented three years ago, in 2017. We saw a 70 percent reduction in calls that don't meet medical necessity. The wording is consistent in that we use pay instead of covered. That will not change.

Mr. Julio Guridy asked if they usually pay for that.

Mr. Eric Gratz stated for the not medically necessary ones they have one woman who has paid the city almost \$10,000 in cash because she continues. When the guys try to educate her stating that is not the proper use of an ambulance she says that she pays her bill and take her to the hospital. She is not wrong. It is kind of hard to argue with that logic. More importantly, it is not the financial implication that the fact that they saw a 74 percent reduction. The fact that they can answer 97 percent of 911 calls despite an increase in legitimate calls is only directly related to the fact that they reduced it by 74 percent of calls that don't need medical necessity. By a policy standpoint, that is the most effective policy change they can make. It is from a social standpoint, but not necessarily from a financial standpoint.

Mr. Julio Guridy stated that it is the transports that you are looking at and nothing else.

Mr. Eric Gratz stated yes. In this case and this verbiage change tonight it is only for the ones that are or do meet medical necessity. The bill goes to your insurance company and your insurance says I am going to pay \$400 versus \$900. As long as it is not a co-pay or deductible which the patient legally has to pay as part of your insurance contract with your provider we will not balance bill as city residents.

Mr. Daryl Hendricks asked if there were any other comments from Council or the public.

**A motion was made by Ed Zucal, seconded by Candida Affa, that this Bill will be forwarded favorably to the full Council. The motion carried by the following vote:**

**Yes:** 3 - Daryl Hendricks, Candida Affa and Ed Zucal

Enactment No: 15566

**Adjourned: 6:40 PM**