

Trappe Fire Co. Ambulance

Trappe, PA



Policy Number:	
Section Title:	
Subject:	Uncompensated Care
Date Effective:	July 2008
Revised:	--
Due for Revision:	July 2009

Purpose: To establish an uncompensated care program based on income guidelines (established by the Department of Health and Human Services), as well as available financial resources of the applicant.

Scope: Trappe Fire Co #1 Ambulance

Definition(s):

1. Uncompensated care, or care that Trappe Fire Co #1 Ambulance provides without receiving payment, includes both charity care and bad debt.
2. Charity care is care that is provided without expectation of payment
3. Bad debt is care for which Trappe Fire Co #1 Ambulance expected but did not receive payment.

In reporting on uncompensated care, charity care, and bad debt, TFCA uses an adjustment to ambulance charges to estimate the actual cost of the care provided.

Background:

Attention has been called to the fact that when uninsured patients receive care by an EMS provider, they have often been billed at levels far above what private insurers or public insurance programs would have paid for. In fact, according to a Government Accounting Office Report (November 2007), Medicare payments for ambulance service can be anywhere from 6-17% below the actual cost of ambulance transport. In addition, Medicare patients represent an average of 40%-60% of total transports while only comprising 31-41% of total revenue.

Regarding uncompensated care, ambulance services bear a burden of anywhere from 11-17%. In contrast, hospitals only bear an average burden of 4-6% uncompensated care.

Considering these disparities in burden and payment proportions, TFCA has developed the following Uncompensated Care (UCC) policy to establish standardized guidelines to provide a discount schedule to the indigent, uninsured or otherwise qualified applicant.

Policy:

The eligibility criteria for Trappe Fire Co #1 Ambulance’s Uncompensated Care Program (UCCP) are based on income guidelines (established by HHS), as well as available financial resources.

1. Income- A person whose yearly individual or yearly family (adult, of working age) income is less than the listed guidelines for uncompensated care is eligible for free care (charity care) consideration.
2. To be eligible to receive uncompensated care, your yearly family income must be at or below the following levels:

	Discount	100%	50%	40%	30%	20%	10%
Family #							
1		\$10,400	\$11,440	\$12,480	\$13,520	\$14,560	\$15,600
2		\$14,000	\$15,400	\$16,800	\$18,200	\$19,600	\$21,000
3		\$17,600	\$19,360	\$21,120	\$22,880	\$24,640	\$26,400
4		\$21,200	\$23,320	\$25,440	\$27,560	\$29,680	\$31,800
5		\$24,800	\$27,280	\$29,760	\$32,240	\$34,720	\$37,200
6		\$28,400	\$31,240	\$34,080	\$36,920	\$39,760	\$42,600
7		\$32,000	\$35,200	\$38,400	\$41,600	\$44,800	\$48,000
8		\$35,600	\$39,160	\$42,720	\$46,280	\$49,840	\$53,400

3. Assets – We will determine if the value of the applicant’s assets will preclude the applicant from free care under the Uncompensated Care Program (UCCP). Assets consist of those items that make up the applicant’s available financial resources; including cash in hand, checking accounts, savings accounts and other investments. Assets of this nature will be viewed as available for paying your debts. Non-monetary real estate and personal property will also be given consideration in determining applicant eligibility.
4. Before an applicant will be considered for the UCCP, the applicant must apply for Medical Assistance coverage and fulfill the application requirements set forth by the Department of Social Services. If the applicant’s Medical Assistance application is denied, then the applicant’s eligibility for the UCCP will be determined.
 - a. The applicant must send a copy of the Medical Assistance denial letter and a copy of their most recent tax forms with the UCCP application.
5. If a person believes that they are eligible for the UCCP, they may request an application by calling the Trappe Fire Co #1 Ambulance administrative office at (610) 489-2700 during business hours (Monday through Friday 8:30 a.m. through 5:00 p.m.) or stop by the office located at 20 West 5th Avenue, Trappe, PA 19426 (Trappe Borough).

Discoverability: This program will be made immediately discoverable to all persons without any healthcare insurance. In addition, Trappe Fire Co #1 Ambulance will discuss with anyone their possible eligibility for the uncompensated care program.