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## MOFD Board Approves Updated Insurance Charges for Ambulance Service

*By Lucy Amaral*

The Board of Directors for the Moraga-Orinda Fire District (MOFD) moved to approve updated ambulance charges at its meeting on April 21st. The charges, unchanged since 2008, were restructured to keep pace with increasing costs of providing Emergency Medical Services (EMS).

Under California Health & Safety Code 13916, districts may adopt a schedule of fees to recover costs of any service the district provides or the cost of enforcing any regulation for which the fee is charged. According to Board Member Richard Olsen, MOFD's program has been in existence since 2001 and was instituted to offset MOFD ambulance transport costs. With the fee schedule, patients treated and transported by MOFD have their insurance charged a service fee based on actions taken.

According to Nancy Daniel, Emergency Medical Services Continuous Quality Improvement Coordinator, the insurance company's portion is considered paid in full and the resident does not receive a supplemental bill for the difference. Co-payments for non-MOFD residents and/or non-taxpayers are not waived, however, and uninsured patients do receive an invoice for services.

Daniel stated that a review of "payer mix," the percentage of Medicare, MediCal, private insurance and private payers, was conducted as well as fee comparisons from other Districts and private ambulance services were used to complete the proposal. Daniel recommended a restructuring of the charges to account for items used, but not reimbursed under the current arrangement. With the adopted changes, all items used for treatment would be included in the insurance claim rather than billed to insurance companies separately. The new system also includes assessments for EMS services provided to citizens that do not also require medical transport. Again, all charges would be made directly to insurance companies with no supplemental charges to the resident.

When the Board was questioned by a member of the public about the possibility of this being a 'double tax' on district residents - property tax payments plus ambulance charges - Olsen replied that insurance companies already account for the payment of ambulance services and those potential fees would have no effect on the insured premiums. "(Not charging insurers) would be like leaving money on the table," said Olsen.

Olsen added that MOFD offers more than standard care because it is able to utilize reimbursed funds from insurance companies. If those reimbursed funds did not exist, a fully-staffed ambulance at the fire station in the Orinda Village would only be cross-staffed; it would also not be feasible to operate the MOFD's third ambulance, which is cross-staffed. Alternatively, he said, the MOFD would need to pull funds from other areas, such as from the fire flow tax, to maintain the current standard. "Medicare, MediCal, HMO's and private health insurance companies have all set aside monies to reimburse ambulance and related services to their insured," said Olsen. "Health insurers...fully expect that their policy holders will file claims to access those monies."

The Contra Costa County EMS Department, which regulates ambulance service for the county, still needs to approve the changes. Once approved, the new fee schedule will go into effect immediately thereafter.

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