

EMS Billing



Genoa Township has initiated steps to increase fire department funding, without increasing the cost to our residents, through an EMS billing program. This program collects monies that are already set aside by insurance companies for emergency medical transports and accepts that payment as payment in full from those companies. Township residents will continue to receive EMS care without any out of pocket expense.

We would like to hear feedback from our residents regarding this program. Below is a list of frequently asked questions. Residents may contact Fire Chief Gary Honeycutt at ghoneycutt@genoatwp.com with comments and questions.

What is EMS billing?

EMS billing is an alternative funding mechanism that will reduce the tax liability for Genoa Township residents. It is payment for the care and transport of patients to an appropriate care facility.

Why start now?

Most communities have already engaged in billing insurance providers for EMS transport services to lessen the burden on the taxpayer. Approximately 85% of EMS providers nationwide bill for patient transports. Genoa Township is one of the few that does not.

Will I be denied service if I am unable to pay to be transported to a medical facility?

No. No one will be denied emergency medical service or transport for any reason. The medical treatment that a patient receives will not be changed in any way by an EMS billing program.

Will my insurance premiums go up if we start EMS transport billing?

No. Ohio law requires all health insurance companies to set aside funds specifically for EMS transport. This premium is already being paid by Genoa Township residents even though Genoa Township currently does not bill for EMS transports. When these funds aren't used for EMS transport billing they are converted to profits for the insurance companies.

When will I be asked to pay for transportation to the hospital?

Never. Sometime after your hospital visit, your insurance carrier will be billed for the care and transport. When your insurance carrier or Medicare pays the transport charges, you will receive an "Explanation of Benefits" form to notify you that the charges have been paid. That will be the end of the transaction for residents in the Genoa Township. In some cases, the third party billing service may need some additional information for billing purposes. In those cases, you may receive a letter asking you to provide this information. If you are a resident, you will NEVER be expected to pay the bill.



How will my insurance company be billed?

Genoa Township will enter into an agreement with a third party billing company. This company will bill your health insurance company for care and transport. Your insurance company will pay the bill in the same manner other medical bills are paid.

What if my insurance company won't pay?

The billing approach Genoa Township will use is described as a Soft Billing. Soft billing means that Genoa Township accepts the amount paid by the insurance company as full payment. Any balance remaining, after insurance payment is written off.

Genoa Township residents would not be billed for insurance co-pays or additional charges above the rate paid by their insurer. Patients may receive an Explanation of Benefits (EOB) from their insurance carrier and may receive a letter requesting insurance information or verification, but they will not receive a bill even if they are not insured.

How are these funds used?

By statute, revenue raised by charging for EMS transports must be used for expenses associated with the "management, maintenance, and operation of the Township's fire and EMS services".

What if I have Medicare?

Medicare will pay 80 percent of the allowable charge for medically necessary EMS transports. For Township residents the remaining co-payment or deductible will not be charged.

Will I have to show proof of insurance before Fire and Rescue will transport me?

No. Emergency medical services and transport will be provided in the same way it has always been. Billing activities will be performed after any medical treatment has been provided and the emergency has been stabilized.

Where can I get more information?

Contact Fire Chief Gary Honeycutt at 614-568-2040 or ghoneycutt@genoatwp.com

