

How the City pays for its ambulance service

Insurance co-pays, ambulance utility fee helps maintain adequate service levels

By Brett Bastian, Moses Lake Fire Chief, and Lynne Lynch, Communications & Marketing Specialist

The City's ambulance service is not free to residents.

This may come as a surprise to some. Especially when an ambulance charge appears on a separate bill from the city showing your ambulance use and also on your utility bill. What gives?

The explanation has two parts. The first part has to do with your insurance company.

Depending on your insurance plan, a charge could appear from the city in the form of an ambulance bill to cover charges not paid for by insurance. Please keep in mind, insurance deductibles and co-pays are not the same. The deductible is how much you will pay in an insurance claim before the insurance starts. A co-pay is a charge your insurance may require to receive a certain medical service or supply.

Residents covered by insurance companies such as Aetna, Signa and Blue Cross are seeing ambulance charges appear on their bills because of how their respective plans work. The city doesn't have a contract for our ambulance service. As a result, some insurance companies process a claim as though it is "out of network," which has a much higher out-of-pocket charge for the patient. Please contact EF Recovery at 1-877-213-9047 for help in filing an appeal with the insurance company.

We encourage you to learn the details of your insurance plan before an emergency happens.

Receiving an ambulance transport bill may be new to those who haven't used the service for many years.

The second part happened in January 2018, when the Moses Lake City Council directed the collection of co-pays from residents using the ambulance service to help retain acceptable service levels. The decision followed a recommendation that came from a cost of service study done by FCS Group.

The demand for service has increased significantly since 2001. Service started Aug. 20, 2001 with 954 ambulance calls logged through the rest of the year. The following year, there were 3,316 ambulance calls. 2014 saw the highest number of calls with 3,529. A full call summary can be found on the back page.

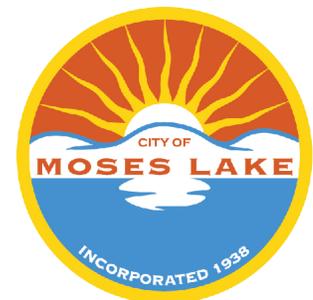
The department eliminated some non-emergent services to focus on emergent transports (9-1-1 responses) without adding significantly more staff. Emergent call volume as a whole (Fire and EMS) trends at about 3 percent per year.

Who to call:

EF Recovery: EF Recovery provides patient ambulance billing services for the City and can help you file an appeal with the insurance company. For more information, please call 1-877-213-9047, write to EF Recovery, P.O. Box 2029, Gig Harbor, WA 98335 or visit their website www.efrecovery.com/pages/home.

City of Moses Lake: On your City utility bill, the ambulance service utility fee is \$12.20 per month. Please call the Utility Department at 509-764-3715 if you have questions about your utility bill.

Moses Lake Fire Department: Todd Schanze, Medical Services Officer, 509-764-3849.



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MOSES LAKE FIRE DEPARTMENT AMBULANCE CALLS 2001-2018		
Year	Ambulance	
2001	954	AMBULANCE SERVICE STARTED AUG. 20, 2001
2002	3316	
2003	3208	
2004	3386	
2005	2552	
2006	2760	
2007	2964	
2008	3226	
2009	2977	
2010	2908	NO MENTAL HEALTH TRANSFER
2011	3204	
2012	3397	
2013	3199	
2014	3529	
2015	3381	
2016	3145	NO OUT OF TOWN TRANSFER
2017	3276	
2018	2905	NO MAGNETIC RESONANCE IMAGING, NO RETURN
		TRIP TO COUNTY RESIDENT

Information compiled by Assistant Fire Chief Pete Kunjara, Moses Lake Fire Department.

2019 is currently trending toward a year-end total of around 3,030 EMS responses.

Moses Lake is a growing and thriving community, with an influx of visitors using city services during the summer months. There was a 56 percent increase in Moses Lake's population from 2000 to 2017. The 2000 Census showed 14,953 people lived in Moses Lake. There was an estimated 23,328 people residing in town in 2017.

Our ambulance service is also funded with your support each month. Both commercial and residential accounts are charged \$12.20 per month for service which appears as an ambulance utility fee on the City utility bill. The fee was enacted as a stable funding mechanism to ensure that adequate levels of emergency response vehicles and trained personnel are available to respond within the City. Both the insurance co-pays and ambulance utility fee are critical to the long-term sustainability of this important community service.

We are here to help you understand your bills. Please do not hesitate to contact the City at 509-764-3715 or EF Recovery at 1-877-213-9047 for more information.

City of Moses Lake Finance Director Cindy Jensen contributed to this article.

