

What are Emergency Medical Services?

Daily, citizens of West Windsor Township depend on our volunteer and career Emergency Medical Technicians to reduce the number of disabilities and deaths that occur from serious injury or illness. In 2009, Fire & EMS responded to approximately 2,500 calls for service. Of these calls, approximately 1,600 were EMS incidents with 15,481 patients being transported to medical facilities for additional care and treatment.

West Windsor Township operates a two-tiered EMS response system for basic life support with paid Firefighter/EMTs responding Monday – Friday from 7a.m. to 7p.m. and Saturday and Sunday 7a.m. to 5p.m. while Volunteers from Twin “W” First Aid Squad cover the other hours, normally 7p.m. to 7a.m. on weekdays and 5p.m. to 7a.m. on weekends. Advanced life support services are rendered by Capital Health Systems.

Basic life support (BLS) is a level of medical care that consists of life saving procedures that are non-invasive and include activities such as control of bleeding, care of sprains, strains, and fractures, artificial ventilation, cardiopulmonary resuscitation (CPR), and the delivery of oxygen. BLS care is delivered by trained emergency medical technician (EMT) providers.

Advanced life support (ALS) is a higher level of medical care as compared to BLS. ALS care includes the performance of non-invasive and invasive procedures such as cardiac monitoring and defibrillation, establishment of intravenous (IV) lines, delivery of medications, and placement of advanced airways. Specially trained paramedic providers deliver ALS care.

What is the EMS Billing program?

The EMS Billing program is a cost recovery initiative for emergency medical services (EMS) rendered in the Township ONLY by paid firefighter/EMTs, during the hours noted. Therefore, 3rd party insurance providers will receive bills for EMS services provided. There will be no bill for services provided by the Twin “W” First Aid Squad. EMS billing is designed to be a partial “cost-recovery” program for the Township and a mechanism to help offset the costs of providing emergency medical services. The revenues generated by a billing program will not compensate the Township for its total costs of providing emergency medical services; however, the revenues will lessen the burden on the Township taxpayers by collecting the insurance reimbursement that is already available through the premiums paid by Township residents to their various insurers.

Why begin the EMS Billing program now?

West Windsor Township has grown tremendously over the past few decades and that growth has placed service delivery demands on our system. The new economic reality that West Windsor Township, our region, state, and the entire nation now find themselves operating in requires us to evaluate every possible option for generating revenue while considering the amount of tax burden we place on our citizens. Most surrounding municipalities already have an EMS billing program in place. When surrounding jurisdictions respond to assist West Windsor Township and provide an EMS transport, they charge our residents for the use of those services. Additionally, residents using the services of commercial ambulance providers also receive a bill for those services.

Health insurance costs, including EMS transport services, are already included in insurance premium actuarial calculations. Not billing for services for which premiums have already been paid benefits only the insurance companies. This situation results in the Township irretrievably

losing legitimate revenue, which in turn could be used to assist in addressing the many system-wide needs.

How will this billing program impact service?

This program will not impact the service that you receive from West Windsor Fire & Emergency Services. Emergency medical care and transport of our citizens remains our top priority and EMS will always be provided without regard to anyone's ability to pay.

How will my insurance company be billed?

The Township will bill the appropriate third party payor for transported patients by using a separate company to perform the specialized service of insurance billing. Your insurance company will pay the bill in the same manner other medical bills are paid.

What about Advanced Life Support service fees?

When medical conditions warrant, an advanced life support service will be dispatched in conjunction with the Township's basic life support ambulance. In those cases, you will receive a bill from that agency and not from West Windsor Township.

Why does a fire truck come when I call for an ambulance?

All firefighter/EMTs that work for the Township's Division of Fire & Emergency Services are cross-trained to allow optimum care of residents. In some cases based upon dispatch information, a fire truck may respond to render assistance to the ambulance.

What if my insurance company won't pay?

The billing approach West Windsor Township will use is described as a "compassionate" approach, meaning that the direct financial impact to Township citizens will be minimized as much as possible. Tax revenues from Township residents will cover any balance not paid by the resident's health insurance (such as an insurance co-payment or deductible).

What if I have Medicare?

Medicare will pay 80 percent of the allowable charge for medically necessary EMS transports. For West Windsor Township residents, the remaining co-payment or deductible will be covered by their tax revenues.

What if I don't have insurance?

If a Township resident is transported and does not have health insurance coverage, tax revenues would cover the financial obligation for their EMS transport. In addition, we will develop a waiver policy to address situations where there may be an inability to pay or involve other special circumstances.

Will I have to show proof of insurance before I am transported to the hospital?

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. Additionally, the Township will pursue an electronic data interface with our receiving hospitals to provide patient insurance and demographic information necessary for EMS billing.

How will my privacy be protected?

The Health Insurance Portability and Accountability Act (HIPAA) ensures patient information is protected. The Township will be a covered entity under HIPAA's privacy and security regulations and will continue to adhere to these standards.

Who will I call if I have a billing question or problem related to this program?

West Windsor Fire & Emergency Services, 609-799-2400, will be your point of contact to address any billing related questions. The contact numbers are included in all billing statements.