

OFFICE OF THE COUNTY EXECUTIVE ROCKVILLE, MARYLAND 20850

Isiah Leggett County Executive

December 3, 2012

Dear Montgomery County Resident:

I am writing to let you know that a new law, the Emergency Medical Services (EMS) Transport Reimbursement Law, will go into effect in Montgomery County on January 1, 2013. This law simply gives the County the authority to bill insurers for emergency medical transports. County responders will continue to provide the very best service to you – the same as always.

County residents who call 911 for an ambulance will never receive a bill or pay a co-pay, deductible or any out-of-pocket expenses. Whatever private insurers, Medicare, or Medicaid pay for emergency medical transports will be considered payment in full. For those without health insurance, the ride is covered because you are a County taxpayer. No Montgomery County Fire & Rescue provider will ask you for insurance information.

How will this law benefit you? We expect the County to collect approximately \$18 million a year in revenue without raising taxes, without raising fees, and without costing residents anything. One hundred percent of the money will be dedicated to our Fire & Rescue Service to:

- Reduce emergency response times;
- Purchase more ambulances, fire engines, and other life-saving equipment; and
- Add additional paramedics and firefighters.

What is the impact of the law? Montgomery County is still emerging from tough economic times. We have had to make some very difficult choices over the past five years that have dramatically cut most County department budgets. Money collected from insurers will help meet the growing needs of the Fire & Rescue Service while freeing up funds to restore some of our most critical services – at no additional cost to taxpayers.

No resident of Montgomery County should ever be concerned about calling for an ambulance because of cost. There won't be any. If you need more information about the EMS Law, see the back of this letter or visit our website at www.montgomerycountymd.gov/emts.

Sincerely,

Isiah Leggett

County Executive

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Frequently Asked Questions about the EMS Law

What is the Emergency Medical Services (EMS) Transport Insurance Reimbursement Law?

Beginning January 1, 2013, the EMS Law authorizes Montgomery County Fire & Rescue Service to seek reimbursement for ambulance transports from private health insurance companies, Medicare, or Medicaid.

Will I receive a bill if I call 911 for an ambulance?

No. County residents will never receive a bill or pay a co-pay, deductible or any out-of-pocket expenses. Whatever private insurers, Medicare, or Medicaid pay for ambulance rides will be considered payment in full. For those without health insurance, the ride is covered because you are a County taxpayer. No ambulance paramedic will ever ask you for insurance information.

How much money will the County receive from the EMS law?

The EMS Law will generate about \$18 million a year – or \$180 million over 10 years – without raising taxes, without raising fees, and without costing residents anything. One hundred percent of this money will be dedicated to the Fire & Rescue Service.

When private insurers are billed, will this raise my insurance premiums?

No. The costs of emergency services are **already** included in the premiums charged by insurers. Rates are set regionally and nearly all of our surrounding jurisdictions already have EMS reimbursement programs. Instead of the insurers paying reimbursements for emergency services, our taxpayers have been footing the bill, boosting profits for insurers.

Why do we need the EMS Law?

The State of Maryland has recently decided to shift over \$400 million over 10 years in state teacher pension costs to Montgomery County. The State has also approved an inflexible "Maintenance of Effort" law on school funding that could force us to add at least \$25 million to our reserves each year above and beyond what we already do. Our ability to provide basic services to residents may be seriously jeopardized without additional revenue.

How will the money raised by the EMS Law be used?

Montgomery County Fire & Rescue Service will use the reimbursements to improve and expand critically needed services that save County lives and property. By law, the money recovered from insurers will be dedicated to Fire & Rescue and cannot be used for anything else, freeing up taxpayer dollars for other critical County services, such as education; other public safety needs; the safety net for seniors and the most vulnerable; libraries; recreation centers; and road maintenance.

What if I have a problem related to the services I received that are covered by the EMS Law?

Under the EMS Law, a County Patient Advocate will address any questions and concerns and ensure the highest quality customer service.

Questions about this letter? Call 311.

¿Tiene preguntas acerca de esta carta? Llame al 311.

Questions au sujet de cette lettre? Composez le 311.

有关这封信的问题?请拨打311。

이 편지에 대해 질문이 있으시면 311로 전화를 주셰요.

Các câu hỏi về lá thư này? Gọi 311.

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