Q #1: As a resident or business establishment, how do I enroll in the voluntary Paramedic Subscription Program?

A #1: If you receive a utility bill from the City of Orange, you can choose to pay the "Total Due With Subscription" amount indicated on your bill. This total includes the voluntary \$8 bimonthly subscription fee; if you select this option, you do not have to complete an enrollment form. Enrollment is automatic as soon as you begin paying the additional \$8 fee. As long as you continue to pay the additional \$8 bimonthly fee, your membership will automatically continue.

A #2: If you do not receive a utility bill from the City of Orange, you will need to complete the enrollment form and return it with a check for \$48 by September 14th of this year. The annual subscription year runs from September 15th to September 14th the following year.

Send payments to: Paramedic Subscription Program

P.O. Box 11029

Orange, CA 92856-8129

Q #2: I enrolled in last year's Paramedic Subscription Program; do I need to enroll again?

A: No, once you enroll in the program, you will remain in the program as long as you continue to pay the \$8 bimonthly on your utility bill or \$48 by check or money order once per year.

If you submit the \$48 in a single payment each year, the City of Orange will send you an annual invoice in July or August to remind you that it's time to renew your membership.

Q #3: I just moved to the City and would like to join the Paramedic Subscription Program but I missed the annual enrollment period. Can I join now?

A: Enrollment is possible at any time throughout the year. If you missed the annual enrollment period, you can simply begin paying the additional voluntary \$8 fee on your bimonthly utility bill.

If you don't receive a utility bill from the City of Orange, you can complete the enrollment form and submit your payment of \$48 which will cover you until the next enrollment period arrives.

Q #4: If I decide not to join the Paramedic Subscription Program, what is the charge when paramedics respond?

A: Charges depend on the level of service provided and whether or not ambulance transportation to the hospital was provided. For patients requiring ambulance transportation to the hospital, the charges could range from approximately \$800 to over \$1,200.

Q #5: I have coverage through Medi-Cal or the Medical Services for the Indigent (MSI) Program. Do I need to subscribe to the Paramedic Subscription Program?

A: No, payment from either of these entities is accepted as payment in full for any services provided by the City of Orange. You will not be responsible for any unpaid balance. You may want to consider membership if other members of the family or residents in your home are not covered by Medi-Cal or MSI, however, that decision is entirely up to you because this is a voluntary program.

Q #6: Can I enroll if I live outside the City of Orange?

A: Yes, but you will only be covered for medical emergencies occurring while you are within Orange City Limits. It will not cover you or your family members or guests when you are at home.

Q #7: If I do not enroll in the Paramedic Subscription Program, will my insurance cover the charges for emergency medical service provided by City of Orange Fire Department?

A: Insurance coverage varies. You should check with your employer or insurance company. If you enroll in the Paramedic Subscription Program, membership provides coverage for any charges denied by your insurance company, any deductibles that have not been met, any co-pays that may apply, etc. Anyone who lives at your address is covered anywhere within Orange city limits. Guests, visitors, clients or customers at your home or business are covered should they require emergency medical service while at your home or business. Just as we would do for you, we will bill that individual's insurance company first, and then write off any unpaid balance.

Regardless of whether or not a person is a member of the Paramedic Subscription Program, they (or their insurance company) will be billed for all emergency medical services that the City provides.

- Q #8: I live in an unincorporated County area bordered by the City of Orange. Will I be charged if the City of Orange Fire Department responds to my house to provide emergency medical services? Should I subscribe to the program?
 - A: Coverage only applies to medical emergencies occurring within Orange city limits. If you choose to enroll, coverage will not extend to your home or business if it is located in an unincorporated (County) area or neighboring city.
- Q #9: Does this Paramedic Subscription Program pay for transportation by a private ambulance company?
 - A: The Fire Department provides 9-1-1 emergency ambulance service in the City of Orange, but occasionally uses private ambulances as back-up. If you are transported by a private ambulance associated with a 9-1-1 medical emergency occurring within Orange city limits you will not receive a bill from the City of Orange. Membership extends coverage for this situation. If you receive an invoice from the private ambulance company showing a balance due after your insurance company has paid their portion, please call the City of Orange Fire Department at 714-288-2534 and we will make sure that the situation is corrected. Any remaining balance will be paid in full by the city.
- Q #10: If I am enrolled in the Paramedic Subscription Program will I be covered if I call a private ambulance company to provide transport to the hospital or some other location (like a doctor's office, dialysis or radiology appointment, etc.)?
 - A: No. Your membership only covers 9-1-1 generated emergency responses by the City of Orange Fire Department. If the City of Orange Fire Department responds and determines that transportation to the hospital is warranted, you will be covered.
- Q #11: Do you offer free enrollments in the Paramedic Subscription Program to qualifying individuals?
 - A: Yes, The City offers an "exempt" membership at no cost to individuals who can provide proof of current qualification for at least one of the following:
 - 1) Supplemental Security Income (SSI) Program
 - 2) Medi-Cal
 - 3) Medical Services for Indigents (MSI) Program
 - 4) Official "Permanently Disabled" status
 - 5) Total household income less than the 2008 Orange County 50% Income Limit set annually by the California Department of Housing and Community Development at levels equivalent to the U.S. Department of Housing and Urban Development (HUD) for its Section 8 Program. Current limits are listed on the back of the "Certificate of Exemption" application. They can also be found at http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html

Return a completed enrollment form and indicate which of the criteria you qualify under. When enrolled under an exemption, you must be prepared to provide proof of current qualification if requested by the City of Orange at any point during the membership year. As proof you would be required to provide a photocopy of one of the following:

- 1) Your current Medi-Cal identification card
- 2) Your MSI eligibility notification
- 3) Your most recent award letter for SSI
- 4) Official documentation supporting Permanent Social Security Disability or other permanent disability program
- 5) Copy of form HUD-50059
- Q #12: If I am a member in the Paramedic Subscription Program, is the fire department required to provide ambulance transportation to the hospital for me if I call 9-1-1 and request transportation to the emergency department?

A: During any 9-1-1 emergency medical service response, once paramedics determine that a medical emergency exists and transportation to the emergency department by ambulance is indicated, you are covered. Membership in this program does not guarantee ambulance transportation to the hospital. A 9-1-1 medical emergency must exist. Trained fire department personnel will make that determination after assessing the situation.

Q #13: Will the paramedic unit transport me to the hospital of my choice outside Orange City limits?

A: City of Orange Fire Department routinely transports to two hospitals outside city limits: Kaiser Lakewood and Western Medical Center, Santa Ana. If requested by the patient, we will make every attempt to honor a request for transport to any hospital emergency department located within Orange County. There are times, however, when such requests cannot be honored, due to heavy traffic or call volume.

Q #14: If the paramedics have to respond to my home or business on multiple occasions, will all of them be covered?

A: Yes, there is no limit. As long as you are a member, you are covered for any balance remaining after payment is received from your insurance company.

Q #15: If I subscribe, does my insurance company still get billed?

A: Yes, we will always bill the patient's insurance company. This membership program is NOT an insurance program. It simply guarantees that you won't be responsible for any charges not covered by your insurance company. It protects you from any out of pocket expenses related to medical service provided by the City of Orange Fire Department.

Q #16: When is payment due?

A: If you receive a utility bill from the City of Orange, you can simply add the \$8 voluntary membership fee to your bimonthly utility bill. The annual membership year extends from September 15th of the current year through September 14th of the coming year.

Q #17: Can I pay the annual \$48 fee once a year rather than bimonthly on my utility bill If I choose to do so?

A: Yes, while most people find it easier to add the voluntary \$8 membership fee to their bimonthly utility bill, it is always an option to make a single payment of \$48 to cover you and your family for the entire year.

Q #18: I am not on any disability program or program which provides aid to families, but our total household income falls below current H.U.D. 50% income limits for Orange County. What documentation will you accept as proof that we meet these criteria?

A: Completion of a City of Orange "Certificate of Exemption Application" signed by the applicant and certifying that the total household income falls below the 50% income limit set by H.U.D. will be acceptable. The City conducts random audits to ensure compliance. If it is requested, further proof may be requested by the Fire Department at any time during the membership year. A list of documents that will be accepted as proof of eligibility will be provided to you at that time.

Q #19: Will a copy of a disabled parking placard be accepted as proof for enrollment under an exemption?

A: No, you must submit a copy of the paperwork that is issued by the California Department of Motor Vehicles with each placard. Documentation must contain the name of the resident who is applying for the exemption.

Q #20: Why can't you keep my proof of eligibility to enroll under an exemption on file?

A: A person's health or financial situation may change during the year, or their home or business address may change. To ensure that only those individuals who currently qualify for an exemption are enrolled in the program, a new application is required annually for these individuals.

Q #21: Am I only covered at my home?

A: Once enrolled, you and any other residents living at the enrolled address are covered anywhere within Orange city limits. Visitors, guests, customers or clients at an enrolled residential or business address who require emergency medical service are only covered if the emergency occurs at an enrolled residential or business address.

Q #22: Why am I being billed on my utility bill for a voluntary program?

A: Participation in this program is voluntary. The \$8 membership fee is listed as an optional charge on your utility bill. It is entirely up to you whether or not you add the additional \$8 fee to your bimonthly total for utility services provided by the City of Orange.

Q #23: I want to add a name to my Paramedic Subscription Program membership. How do I accomplish this?

A: The program is address driven. Paramedics note the address of the emergency as well as the mailing address for every patient. Both addresses are checked against the database. There is no need to list the residents living at your address by name in order for them to be covered.

Q #24: As a business owner, how do I enroll in the program?

A: Coverage applies to any address enrolled in the program, whether it is a private home or a business. As a business owner you can cover your employees as well as your customers for any 9-1-1 medical emergency that may occur on your property. As with any medical emergency, the individual's insurance company will be billed, but any unpaid balance will be written off, leaving them with no out-of-pocket expenses for emergency medical service provided by City of Orange Fire Department at that address.

Q #25: I am a member in the Subscription Program and I received a bill from the Fire Department, what should I do?

A: Although we strive for perfection, occasionally something slips through. As a member of the Paramedic Subscription Program, if you ever receive a bill showing a balance owed, simply call Fire Department Headquarters at 714-288-2534. We can quickly correct the problem by checking the data base to verify current membership. We will notify the billing company of any mistakes and have the problem corrected with one phone call.

Q #26: Will the fire department respond if I am not a member in the Paramedic Subscription Program?

A: The fire department responds to all 9-1-1 calls regardless of membership in the subscription program or ability to pay. Everyone receives the same high quality care. During a medical emergency, fire personnel are focused on the patient. The fire department provides the same quality service to all of our patients.

Q #27: Will the fire department submit the paperwork to the insurance company for me?

A: We are happy to complete the necessary insurance claim paperwork and submit it directly to your insurance company on your behalf. To provide this service, we ask the patient or a family member for their insurance information. This only happens after we have ensured that the patient's needs are being addressed.

Membership in the program is confirmed by the billing company several days after the call. If they have any questions, they contact the Fire Department to verify current membership in the program.

Q #28: I received a letter or document from my Insurance Company showing that they were billed for service provided by the City of Orange Fire Department. Why do I have to pay a bill?

A: When an insurance company receives a claim from a service provider, they generate a document for the insured individual called an "Explanation of Benefits" or "EOB." This document provides the insured individual with relevant information about the claim that was received. The document also shows what charges were allowed (or covered) which charges were not allowed, any deductibles or co-pays, etc. Any remaining balance that the patient is responsible for is also indicated.

An EOB is not a bill or an invoice. It will indicate "This is not a bill" somewhere on the document. It is strictly informational. Sometimes an EOB is confused with a bill or invoice. If you are a member, even though the EOB shows that you are responsible for some of the charges, you will not receive a bill from the City of Orange. That is the amount that will be written off by the city.

Q #29: Who do I call if I am a member and I have a medical emergency?

A: Always call 9-1-1 first for any emergency.

The 714-288-2534 and 714-744-2233 phone numbers are for City of Orange Fire Department and Utility Billing administrative offices. Only use these numbers for questions about the program, for help with billing concerns, etc. Personnel in the administrative office don't have the ability to dispatch fire or police personnel to help you.

Q #30: What happens if I am not a member and I use 9-1-1 emergency medical services?

A: Whether or not you are a member, you will always receive the same high level of emergency treatment and transportation. We will bill the insurance company for members and nonmembers alike. Insurance coverage varies significantly. As a nonmember, should your insurance company deny any portion of the claim or determine that you are still responsible for your annual deductible or a co-pay, you will be responsible for any

remaining balance. Depending on the type and level of insurance coverage you carry, there may or may not be a balance due after your insurance company has submitted its payment. For specifics regarding your coverage, you should speak with your employer or insurance company.

Q #31: What if I belong to a paramedic membership program in another city?

A: The City of Orange Paramedic Subscription Program does not have reciprocity with similar programs in other cities.

Q #32: Does this program cover any other fire department charges?

A: No. This program only covers charges for paramedic treatment and 9-1-1 ambulance transportation to the hospital. Orange Fire Department does not routinely charge for responses to fires or other non-medical emergencies. The fire department does pursue cost recovery in cases of arson or other illegal situations.

