



Overview of Ground Ambulances

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Background on Contracting & Payment Arrangements:

Participating provider agreement v. non-participating provider agreement

Different kinds of payment arrangements– the bulk of these are “direct payment”:

- **Fee-for-Service:** Ambulance company bills the carriers for each service provided, according to a set of billing codes, triggering a predetermined rate payment.
- **Bundled payment:** Carrier pays a single fee for a package of services provided by the ambulance company, rather than paying for each individual service separately.

Alternative payment arrangements– exceptionally rare/non-existent, but still possible:

- **Capitation:** Carriers pay the ambulance company a fixed amount per covered policy holder, regardless of the services.
- **Global Payment:** Carriers can pay ambulance company a lump sum for a set period of time, month or year, to cover all services for policyholder.

General Outline of Ambulance Claims Processing:

Briefly Discuss: Emergency v. Non-emergency; BLS v. ALS v. Critical Care Transport

Ambulance service is provided to a patient, and the ambulance provider submits a claim to the patient's health insurance company.

The health insurance company reviews the claim and determines if it will pay for the services provided, based on the policyholder's contract.

If the health insurance company determines that the claim is incomplete or missing information, it must notify the ambulance provider in accordance with Washington state's prompt pay laws.

Once the claim is complete and all necessary information has been received, the health insurance company must pay the claim, in accordance with Washington state's prompt pay laws. Insurer will also issue an explanation of payment to provider.

If the patient is responsible for a portion of the charges, the ambulance provider may bill the patient for that portion. However, there are restrictions on balance billing in Washington state for emergency services.

- ***For claims denied or partially paid, provider may appeal.

Thank You
