




Town of Windham

Fire - Rescue Department

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MEMORANDUM

To : Don Gerrish, Interim Town Manager
From : Brent Libby, Fire-Rescue Chief 
Date : February 7, 2019
Re : Medical Billing

Windham Fire-Rescue began billing for Emergency Medical Services treatment and transport in 1995 using Windham based Medical Reimbursement Services. Our billing practices have been conducted using Medicare allowable standards as noted in the Medicare Benefit Policy Manual.

When a patient is transported by one of our ambulances to the hospital or when our medical providers perform an intervention or administer a medication and the patient is not transported an invoice to the patient and/or their insurance carrier is generated.

The medical billing process consists of invoicing the insurance carrier and/or the patient up to three times per response. In many cases large portions of, if not the entire invoice is covered by the patient's insurance carrier. In instances where the insurance company has not remitted full payment or the patient is uninsured the patient is responsible for the balance. When the patient is responsible for the balance they have the option to set up payment plans of any amount or interval through Medical Reimbursement Services. If the patient is unable to pay the bill due to hardship the town has a relief request process available. In instances where there is an account balance and the billing company has not had contact with the responsible party the balance is turned over to the Thomas Agency for collection.

The companies involved in the billing process are compensated by a set percentage of what they collect. Medical Reimbursement Services currently bills us for 7% of what they collect and the Thomas Agency assumes 30% of what they collect.

In reviewing our current process and comparing it with allowable rates and the rates of similar departments our billing agent, Medical Reimbursement Services of Windham, has recommended a rate adjustment. This rate adjustment would place our rates in line with the other approximately 60 EMS agencies that they provide billing for. The recommendation is to bundle our billing into three

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categories based on the level of care provided as well as the rate per loaded mile during transport. I have attached their recommendation to this memo.

As we discussed, once we have updated our fee schedule it will be my intent develop a request for proposal for our billing services. While we are very pleased with the service we receive from Medical Reimbursement Services our last competitive bid for these services was over 20 years ago.