

SUSQUEHANNA VALLEY EMS - SUBSCRIPTION PROGRAM
FREQUENTLY ASKED QUESTIONS

- **What is the purpose of the subscription drive?**
 - ***SVEMS is an independent non-profit corporation with an annual budget of more than \$4.2 M dollars. Subscriptions are used to help offset the costs necessary to deliver high quality, emergency medical services and other medical transportation services - 24-hours a day -365 days a year including:***
 - Wages and ongoing training expenses for our 120 dedicated employees (**~\$2.6m**)
 - Malpractice, Vehicle. Liability Insurance and Employee Benefits (**~\$365k**)
 - Purchase and maintenance of our emergency and transport vehicles (**~\$295k**)
 - Purchase and maintenance of state-of-the-art lifesaving medical equipment i.e.: LifePak 12 cardiac monitors, medications, stretchers, etc (**~\$135k**)
 - Costs to acquire and maintain seven community-based ambulance stations in Mt. Joy, Willow Street, Roherstown, Quarryville, Columbia, Mt. Joy Township and Woodcrest Villa
 - All other operational and administrative costs
- **Does SVEMS receive any tax or municipal funding?**
 - SVEMS receives **less than 1%** of its annual funding - from a only a limited number local municipalities. ***The other 99% percent is obtained through subscription and billing fees.***

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- **Why should I subscribe?**
 - Subscribers receive the benefit of ***unlimited access to basic and advanced life support, emergency ambulance service, throughout the coverage area***, when SVEMS is available to respond, throughout the term of the subscription year.
 - A valid subscription provides provide you with ***protection against any unnecessary fees*** related to the certain medical transportation services provided by SVEMS.
 - ***Subscription fees are applied to all available co-payments and deductibles which can save certain subscribers hundreds of dollars each year.***
 - ***Subscription coverage also extends to certain types of pre-scheduled NON-EMERGENCY AMBULANCE SERVICE*** which is determined to be medically necessary by SVEMS. Non-emergency ambulance service is subject to availability, staffing, scheduling, equipment and other system constraints. 24-hour notice and prior physician authorization may be required.
 - Subscribers are responsible for payment of any and all charges for services rendered in good faith by SVEMS but are later determined to be a non-covered service or denied by the subscriber's insurance carriers' for any reason.

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- Subscription coverage applies only to persons who accept the terms and conditions outlined in the subscription agreement. ***SVEMS reserves the right to change the content of its subscription terms and conditions, at any time, without prior written notice to current subscribers.***

- **Will SVEMS bill my insurance company if I use the ambulance or other transportation services?**
 - Yes, SVEMS reserves the right and will bill its reasonable and customary charges relating to any and all services rendered to subscribers by SVEMS - to any and all available reimbursement sources including federal health care programs like Medicare (excluding Medicaid) and other commercial primary and secondary insurance carriers

 - We require all subscribers to fully cooperate with our designated billing representatives in their efforts to collect any and all lawful reimbursement associated with the provision of emergency medical services, non-emergency ambulance services or other applicable services rendered by SVEMS to subscribers.

 - Subscribers are required to furnish any and all insurance numbers, authorizations and other information needed by SVEMS to submit an insurance claim to any and all applicable insurance carriers.

 - Whenever possible, SVEMS will send invoices directly to the insurer or other medical benefits provider. However, subscribers may be required to notify their insurance carrier(s), their primary care physician or other applicable parties about services rendered by SVEMS in order to obtain authorization and ***payment of benefits directly to SVEMS.***

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- Subscribers receiving ambulance and other related services are asked to assign all rights and benefits from any applicable insurance program or medical benefits, to SVEMS, for services rendered throughout the term of the subscription year.
- Subscribers are asked to authorize and direct all reimbursement including any and all reimbursement received from any applicable insurer(s) or medical benefits provider(s) to be paid directly to SVEMS.
- In the event, that the subscriber uses any services provided by SVEMS and has ***no available insurance coverage*** in effect at the time that services are rendered, the subscriber *may be responsible to pay SVEMS a reduced or discounted fee for services* associated with the cost of pre-hospital treatment and; or transport. ***The applications of these discounted payment conditions remain at the sole discretion of SVEMS*** and will be reviewed on a case by case basis. A schedule of discounted rates will be made available, upon written request.
- **What happens if I happen to receive a check from my insurance company related to ambulance service?**
 - Subscribers are required to immediately remit (within 5 days of receipt) to SVEMS any and all reimbursement from any source including: commercial insurance companies; governmental agencies; or any other third party sources for services provided under the terms and conditions of the subscription program.
 - Subscribers who fail to forward payments received from other sources will be responsible for any and all legal or collection fees incurred by SVEMS in order to recover any and all reimbursement received by the subscriber

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related to the provision of subscription related services including all related costs, fees and interest.

- **When does my subscription become effective?**
 - Emergency subscription coverage becomes effective, upon receipt and acceptance of the subscription application by SVEMS. However, a 30 day waiting period may be imposed on subscribers who request certain types of non-emergency services within the initial 30 day period.

- **When does my subscription expire?**
 - All subscriptions expire on April 30th (or other designated date) of each respective calendar year regardless of the date when the subscription is paid.

What areas does SVEMS cover?

- **SVEMS is the primary EMS provider for ALL geographical areas located in the following municipalities :** Bart Township, Columbia Borough, East Drumore Twp.; East Hempfield Twp.; East Petersburg Borough; Eden Twp.; Marietta Borough; Mount Joy Borough; Mountville Borough; Quarryville Borough; West Hempfield Twp.; and West Lampeter Twp.

- **SVEMS provides coverage for CERTAIN areas of the following municipalities:** Conestoga Twp.; East Donegal Twp; Fulton Twp.; Manor Township; Mount Joy Twp., Pequea Twp.; Providence Twp.; Rapho Twp.;

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and West Donegal Twp. Also areas that are indicated on the map on our website and also the areas listed on the subscription card.

- **What does the family subscription plan cover?**

- The FAMILY SUBSCRIPTION PLAN is designed for households which contain more than two or more individuals. Family coverage encompasses all residents of the household. The family plan also provides coverage for certain guests or visitors who may become ill or injured at the address listed on the subscription application.

- **What does the “Couple” subscription plan cover?**

- The COUPLE’S SUBSCRIPTION PLAN is designed to cover a household which contains only two individuals, whose names are listed on the subscription application.

What is covered by the “Individual” subscription plan?

- The INDIVIDUAL SUBSCRIPTION PLAN covers only the individual named on the subscription application.

- **Is my subscription still valid if I move to another residence?**

- Yes, as long as you maintain a primary residence within our ambulance coverage area. If you move outside of our coverage area, your subscription is no longer valid. Also, keep in mind, that subscriptions are non-refundable, non-transferable and may be revoked at the sole discretion of SVEMS.

- **Is Wheelchair Van or Ambulance Transportation covered by my subscription?**

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- Alternative medical transportation including wheelchair van and ambulance transports ***are not included in the subscription benefit package.*** However, subscribers may be offered discounted rates, as permitted by law, for alternative medical transportation including medical related wheelchair van and invalid coach services.

- **Will SVEMS transport me to the hospital of my choice?**
 - ***Yes, in most cases, we will honor your request and transport you to the hospital of your choice. However, there are exceptions to this general rule:***

 - SVEMS in consultation with Medical Command Physicians, reserve the exclusive right to make all decisions regarding medical transportation services and the destination provided to all patients, including subscribers.

 - These decisions will be made based primarily upon the patient's medical condition at the time of service and applicable laws of the Commonwealth of Pennsylvania and other regulations as promulgated by the Pa. Department of Health.

 - Secondary considerations include but are not limited to: patient or family requests, the capability and availability of relevant medical services at a receiving medical facility, current policies and procedures and the availability of EMS system and hospital resources.

- **What happens if SVEMS is not available to respond?**

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- Emergency responses always have priority over other types of non-emergency transportation services. Emergency ambulance services are subject to emergency vehicle availability, staffing, scheduling, equipment and other system constraints.
- During limited time periods, when all available resources are in use, SVEMS may be **unable to respond and provide complete emergency services** to a subscriber or 911 request - within its primary ambulance coverage area.
- During these limited time periods, another ambulance service may be called upon by the Lancaster County 911 Center to provide “mutual aid” assistance including basic; advanced life support; or other EMS related services including **paramedic assists**. (Paramedic assist services are defined as an incident in which SVEMS provides basic life support and or transport services and another mutual aid organization provides the necessary advanced life support components of care including paramedic assessment and ALS treatments.
- ***As SVEMS has no direct control over which mutual aid service will be sent as mutual aid resources, the subscriber may be responsible for payment of certain charges set forth by mutual aid organizations.***
- In order to help reduce subscriber payment liability for mutual aid services, SVEMS has entered into **reciprocity agreements** with a certain number of local mutual aid organizations. However, please note that subscription reciprocity coverage may not be available from **all** local mutual aid services. ***SVEMS may elect, at its sole discretion, to pay up to 50% of certain mutual aid fees and charges.***