

## **Methodology**

Data was collected regarding general questions related to contracting with commercial insurance companies. For the purpose of reporting the findings by geographic location, participants were asked to identify in which EMS region they provide ambulance service. The information was provided anonymously.

This report presents the findings gathered from the surveys received. The report shows information statewide and broken down by EMS Region (see Regional EMS Councils) where sufficient data was submitted.

## **Overview and Findings**

66% of the respondents do NOT contract with commercial insurers

- 1) 74% of them do not contract because the rate is too low.
- 2) 32% believe that contract requirements are too burdensome.
- 3) 22% are unable to provide non-emergency services.

79% of the respondents who DO contract with commercial insurers are not content with the current reimbursement rate(s) of their contract.

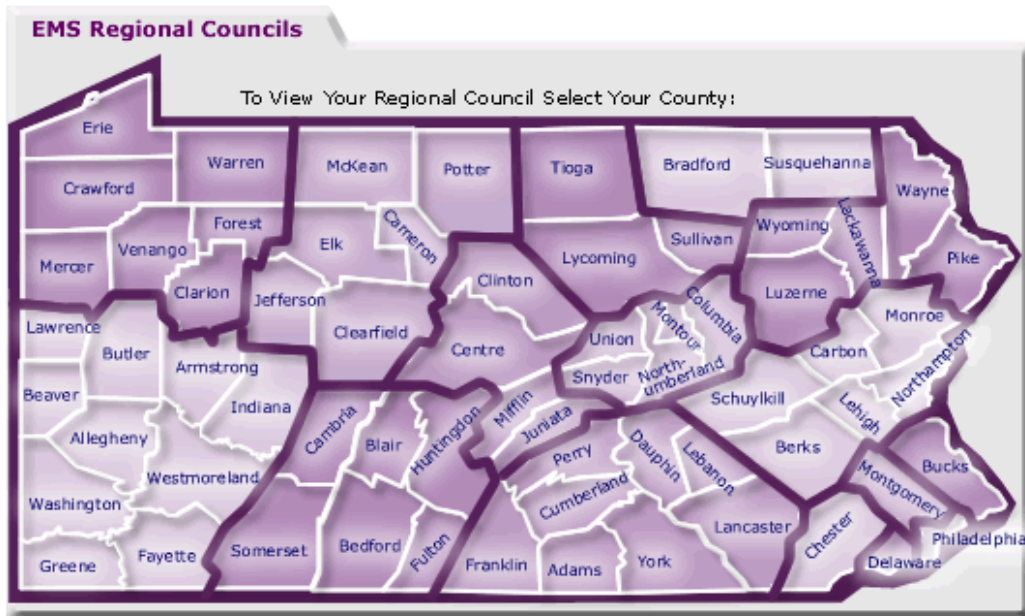
82% of the respondents WOULD contract with commercial insurers if the rates were "reasonable."

From the Pennsylvania Department of Health:

Based on 2006 patient care reports or ambulance license applications:

- 1) 46% of all ambulance services in PA are total volunteers
- 2) 20% of all ambulance services handle 80% of the calls.

## Regional EMS Councils



*This map is courtesy of the PA Department of Health, Bureau of EMS website.*

**Bradford Susquehanna EMS Council** – Bradford, Susquehanna

**Bucks County Emergency Health Services** – Bucks

**Chester County EMS Council** – Chester

**Delaware County EHS Council, Inc.** – Delaware

**Eastern PA EMS Council, Inc.** – Berks, Monroe, Carbon, Northampton, Lehigh, Schuylkill

**EHS Federation, Inc.** – Adams, Lancaster, Cumberland, Lebanon, Dauphin, Perry, Franklin, York

**Emergency Medical Service Institute** – Allegheny, Greene, Armstrong, Beaver, Lawrence, Indiana, Butler, Washington, Fayette, Westmoreland

**EMMCO East, Inc.** – Cameron, Jefferson, Clearfield, McKean, Elk, Potter

**EMMCO West, Inc.** – Clarion, Mercer, Crawford, Venango, Erie, Warren, Forest

**EMS of Northeastern PA, Inc.** – Lackawanna, Luzerne, Pike, Wayne, Wyoming

**LTS EMS Council** – Lycoming, Sullivan, Tioga

**Montgomery County Emergency Medical Services** – Montgomery

**Philadelphia EMS Council** – Philadelphia

**Seven Mountains EMS Council, Inc.** – Centre, Clinton, Juniata, Mifflin

**Southern Alleghenies EMS Council, Inc.** – Bedford, Fulton, Blair, Huntingdon, Cambria, Somerset

**Susquehanna EHS Council, Inc.** – Columbia, Montour, Northumberland, Snyder, Union

## Statewide Statistics

According to the Pennsylvania Department of Health, Bureau of EMS website, there are approximately 973 ambulance services licensed in the Commonwealth. The response rate below is based on this number to provide statewide percentage.

210 responses = 21.5% response rate

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 71 (34%)
- No – 139 (66%)

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 31 (22%)
- Payment rate too low – 103 (74%)
- Contract requirements too burdensome – 45 (32%)
- Credentialing process too cumbersome – 20 (14%)
- Other (explanation required) – 20 (15%) \*
  - Do not have a van service as required by Blue Cross.
  - No discount for employer/pt if I take a decrease (reimbursement).
  - No contract due to 911 emergency service only.
  - We are a QRS and do not bill for services.
  - We do have contract ins; not direct pay.
  - We are a non transporting; volunteer service.
  - [name removed] does billing. More supply reimbursements needed.
  - We handle non-emergency calls for our members only.
  - Municipality sees 911 response as the priority.
  - Our billing company may have direct contact.
  - We are a QRS and cannot bill.
  - We utilize an outside billing agency.
  - Check given to billing co. or ambulance by patient.
  - We use a billing agency; checks still sent to pt's.
  - We are a non-transporting ALS service.
  - They keep requesting the same info over and over.
  - Can collect most pt payments without difficulty.
  - OUT OF AREA TRSPTS JEPORDIZES EMERGENCY RESPONSES.
  - OUT OF AREA TRSPTS JEOPARDIZES EMERGENCY RESPONSES.

- Too many insurance companies.

\* The explanations for “Other” are direct quotes.

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 13 (18%)
- No – 56 (79%)
- Did not answer – 2 (3%)

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 173 (82%)
- No – 18 (9%)
- Did not answer – 19 (9%)

## **Bradford Susquehanna**

5 responses = 2% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 2
- No – 3

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 0
- Payment rate too low – 2
- Contract requirements too burdensome – 0
- Credentialing process too cumbersome – 0
- Other (explanation required) – 0

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 0
- No – 2

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 4
- No – 0
- Did not answer – 1

## **Bucks County Emergency Health Services**

6 responses = 3% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 2
- No – 4

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 1
- Payment rate too low – 3
- Contract requirements too burdensome – 1
- Credentialing process too cumbersome – 1
- Other (explanation required) – 1 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 2
- No – 0
- Did not answer – 0

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 5
- No – 1
- Did not answer – 0

## Chester County EMS Council

12 responses = 6% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 0
- No – 12

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 5
- Payment rate too low – 10
- Contract requirements too burdensome – 4
- Credentialing process too cumbersome – 3
- Other (explanation required) – 1 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

None of the respondents are contracted providers.

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 10
- No – 1
- Did not answer – 1

**Delaware County EHS Council, Inc.**

5 responses = 2% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 1
- No – 4

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 0
- Payment rate too low – 4
- Contract requirements too burdensome – 1
- Credentialing process too cumbersome – 0
- Other (explanation required) – 0

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 1
- No –
- Did not answer –

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 5
- No – 0

**Eastern PA EMS Council, Inc.**

31 responses = 15% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 8
- No – 23

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 4
- Payment rate too low – 19
- Contract requirements too burdensome – 4
- Credentialing process too cumbersome – 2
- Other (explanation required) – 4 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 8
- No – 0
- Did not answer – 0

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 27
- No – 2
- Did not answer – 2

**EHS Federation, Inc.**

27 responses = 13% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 9
- No – 18

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 6
- Payment rate too low – 10
- Contract requirements too burdensome – 7
- Credentialing process too cumbersome – 2
- Other (explanation required) – 4 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 2
- No – 5
- Did not answer – 2

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 23
- No – 2
- Did not answer – 6

**EMMCO East, Inc.**

7 responses = 3% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 1
- No – 6

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 0
- Payment rate too low – 3
- Contract requirements too burdensome – 2
- Credentialing process too cumbersome – 1
- Other (explanation required) – 2 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 1
- No –

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 4
- No – 1
- Did not answer – 2

**EMMCO West, Inc.**

10 responses = 5% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 6
- No – 4

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 2
- Payment rate too low – 1
- Contract requirements too burdensome – 1
- Credentialing process too cumbersome – 1
- Other (explanation required) – 1 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 2
- No – 4

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 8
- No – 1
- Did not answer – 1

**EMS of Northeastern PA, Inc.**

12 responses = 6% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 10
- No – 2

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services –
- Payment rate too low –
- Contract requirements too burdensome –
- Credentialing process too cumbersome –
- Other (explanation required) – 1 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 1
- No – 9

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 8
- No – 4

## **Emergency Medical Services Institute**

42 responses = 20% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 17
- No – 25

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 2
- Payment rate too low – 19
- Contract requirements too burdensome – 11
- Credentialing process too cumbersome – 2
- Other (explanation required) – 4 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 2
- No – 15

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 34
- No – 4
- Did not answer – 4

## LTS EMS Council

4 responses = 2% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 1
- No – 3

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 0
- Payment rate too low – 2
- Contract requirements too burdensome – 2
- Credentialing process too cumbersome – 0
- Other (explanation required) – 0

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 0
- No – 1

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 3
- No – 0
- Did not answer – 1

## Montgomery County Emergency Medical Services

11 responses = 5% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 0
- No – 11

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 2
- Payment rate too low – 10
- Contract requirements too burdensome – 2
- Credentialing process too cumbersome – 2
- Other (explanation required) – 1 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

None of the respondents are contracted providers.

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 9
- No – 1
- Did not answer – 1

## Philadelphia EMS Council

7 responses = 3% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 6
- No – 1

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 0
- Payment rate too low – 1
- Contract requirements too burdensome – 0
- Credentialing process too cumbersome – 0
- Other (explanation required) – 0

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 2
- No – 4

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 7
- No – 0

**Seven Mountains EMS Council, Inc.**

9 responses = 4% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 3
- No – 6

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 1
- Payment rate too low – 6
- Contract requirements too burdensome – 2
- Credentialing process too cumbersome – 1
- Other (explanation required) – 0

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 1
- No – 2

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 9
- No – 0

**Southern Alleghenies EMS Council, Inc.**

16 responses = 8% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 4
- No – 12

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 7
- Payment rate too low – 10
- Contract requirements too burdensome – 6
- Credentialing process too cumbersome – 4
- Other (explanation required) – 1 (see compilation under statewide statistics)

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 3
- No – 1

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 16
- No – 0

**Susquehanna EHS Council, Inc.**

6 responses = 3% of the total participants

*Question 1 – Do you currently have a contract with insurance companies and receive direct payment?*

- Yes – 1
- No – 5

*Question 2 – If not, please choose one or more of the following:*

- Unable to provide non-emergency services – 1
- Payment rate too low – 4
- Contract requirements too burdensome – 1
- Credentialing process too cumbersome – 1
- Other (explanation required) – 0

*Question 3 – If yes, are you content with the current reimbursement rate(s) of the contract(s)?*

- Yes – 0
- No – 1

*Question 4 – Would you contract with insurance companies to receive direct payment if the rates were “reasonable”?*

- Yes – 5
- No – 1