

BROWN

ESTABLISHED 1830

TOWNSHIP

Summer 2009

EMS Billing — How It Works

EMS billing is not a new or novel idea. In fact, approximately 85% of the EMS providers nationwide bill for patient transports. Some central Ohio departments have been charging for EMS transports for nearly 10 years. Currently, 15 of the 19 EMS providers in Franklin County charge to transport patients to the hospital.

On the surface, EMS billing seems like a money grab where Fire Departments are taking advantage of patients during a difficult and vulnerable time. However, the facts don't support this conclusion. The information below is offered to give residents a better understanding of EMS billing.

How EMS billing works

While treating and/or transporting patients, EMS and hospital personnel gather patient information and, if possible, ask the patient to sign a form authorizing disclosure of specific medical information protected by HIPAA privacy rules. This information is electronically submitted to a third party billing service. They review the report to determine the appropriate fee for the transportation services provided. Once the fee is determined, a claim is submitted to the patient's private or government insurance carrier.

What a Brown Township resident can expect

Residents are considered persons who live or work in the Norwich Township Fire Department service area, which includes unincorporated Norwich Township, the City of Hilliard, and Brown Township. Residents would not be billed for insurance co-pays or additional charges above the rate paid by their insurer. Residents may receive a letter requesting insurance information or verification, but they will not receive a bill even if they are uninsured.

What a non-resident can expect

Transport charges will be billed to a non-resident patient's insurer in the same manner as a resident. However, non-residents will be billed for any unpaid balance not covered by the insurance carrier. If the non-resident is uninsured, they will be billed for the entire amount.

Frequently Asked Questions

Q. Will I be denied service if I am unable to pay to be transported to a medical facility?

A. No. No one will be denied emergency medical service or transport for any reason. The medical treatment that

a patient receives will not be changed in any way by an EMS billing program.

Q. When will I be asked to pay for transportation to the hospital?

A. Sometime after your hospital visit, your insurance carrier will be billed for the transport. When your insurance carrier or Medicare pays the transport charges, you will receive an "Explanation of Benefits" form to notify you that the charges have been paid. That will be the end of the transaction for residents in Norwich Township Fire Department service area. In some cases, the third party billing service may not have the name of your insurer. In those cases, you may receive a letter asking you to provide this information. If you are a resident, you will NOT receive nor will you be expected to pay the bill yourself. Charges are assessed only if the patient is transported to a medical facility.

If a patient receives medical attention, but is not transported, there is no charge for the service.

Q. How much will the transports cost?

A. The cost of the transport would depend on the type of the service provided and the distance to the medical facility. For example, the charge for basic life support (BLS) transports will be less

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than the charge for advanced life support (ALS) transports. Our rates would be based on the reasonable and customary Medicare rates for our region and would be comparable to the rates of other departments in central Ohio.

Q. Won't I end up paying for this service through an increase in my insurance premium?

A. No. If you are insured, you are already paying for this service.

By state statute, EMS transport fees are included in your current premium. All private and government insurers already carry provisions to pay for EMS transport.

Q. What if I am not insured or my insurance doesn't cover the total cost of the transport?

A. Norwich Township's billing service provider will be instructed to practice "soft billing." Once the Township's billing service receives verification that you are not covered by insurance or Medicare, the billing process stops for residents of the Norwich Township Fire Department service area. No bill will be sent and you will not be expected to pay the charges. Non-residents will be billed for any unpaid balance.

Q. How are these funds used?

A. By statute, revenue raised by charging for EMS transports would be used for expenses associated with the "management, maintenance, and operation of the Township's fire and EMS services" that are currently being paid by tax revenue in the Fire fund. Without this new source of revenue, Norwich Township would be forced to seek a Fire levy increase in the next year or two to avoid a reduction in service. EMS billing would postpone the need to seek new tax revenue through a Fire levy for several years.

Q. Who do I talk to if I have a question about EMS service?

A. If you have a question about Norwich Township's proposed EMS billing program, contact Fire Chief Dave Long or Township Administrator Wayne Warner at (614)876-7694.

*Contributed by Wayne Warner,
Norwich Township Administrator*

Police Protection Survey Results

In the wake of a rash of recent break-ins, the Spring 2009 Brown Township newsletter contained a survey on options for additional police protection in the township. Of the 900 surveys mailed, 83 (9.22%) were returned. The survey posed four questions or statements. Results for each are shown below.

I am comfortable with the level of service that is now being provided through the Franklin County Sheriff's Department.

Of the 79 total responses, 60 (75.95%) responded "yes" with 19 (24.05%) responding "no."

How many times a week do you currently see the deputy patrolling the township?

Of the 76 total responses to this question, 39 (51.82%) responded "less than five times a week," 21 (27.63%) responded "five times a week or more," and 16 (21.05%) responded "I never see a deputy patrolling the township."

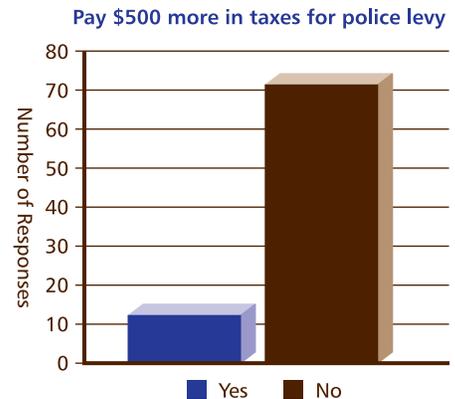
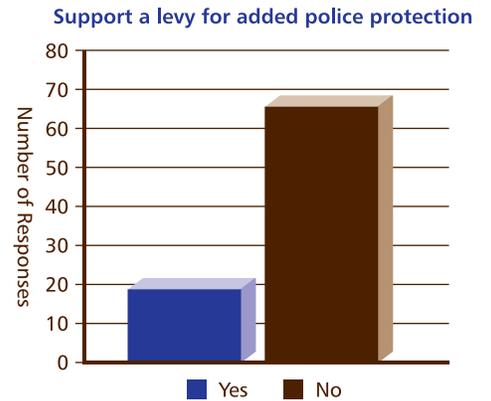
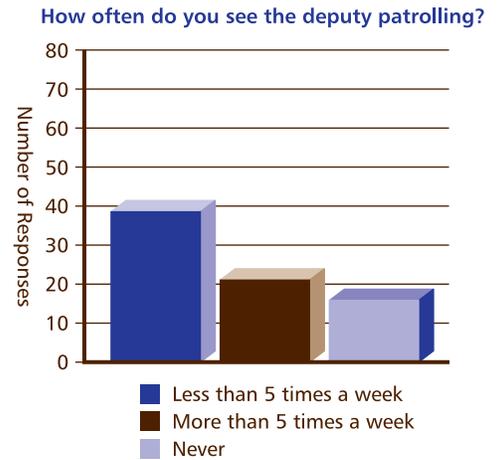
Would you support a levy to fund a contract with the Sheriff's Department for additional police protection in the township?

Of the 83 total responses to this question, 18 (21.69%) responded "yes," with 65 (78.31%) responding "no."

I am willing to pay \$500.00 a year or more in taxes to support a police levy.

Of the 83 respondents to this statement, 12 (14.46%) responded "yes" and 71 (85.54%) responded "no."

*Reported by Beth Clark,
Executive Assistant to the Trustees*



Harold Jerman: A Profile

If roller-skating prowess is not the first thing that comes to mind when you meet Harold Jerman, think again!

A lifelong Brown Township resident, Mr. Jerman, a roller-skating enthusiast who skated at least three times a week, met his wife, Ellie, at a skating rink in Plain City. She came to the rink with a friend, but never skated. The rest is history. The Jermans will celebrate their sixtieth wedding anniversary later this year.

Harold is the only offspring of the late Lola and William Jerman. He has lived in his Morris Road home virtually since birth. His father farmed, drove a horse-drawn school bus, and worked for Franklin County, including work in constructing the intersection of Hayden Run Road and Cosgray, using a team of horses. William Jerman died in 1944, when Harold was 16 years old. Lola Jerman died in 1967.

Harold's early life was marred by a serious illness when he was six. A combination of scarlet fever, pneumonia, and blood poisoning caused a six-week stay in isolation at University Hospital, followed by two weeks at home, and two more weeks in the hospital. The illness left his right side weak and his right ear deaf.

Despite this early setback, Mr. Jerman has had a long and varied work career including various stints working in a honey plant, serving as a supervisor in the warehouse at Shoe Corp., farming a total of 1200 acres (most in western Franklin County) at one time, driving a milk truck picking up milk from farms and delivering to a dairy, working nights at Eastern Motor Dispatch, serving as a jack-of-all-trades at the Russell Grain Company, and working in various phases of a successful fertilizer business.

In the early 1970s, Mr. Jerman bought a farm near Sioux Falls, South Dakota. He looked west for farming opportunities after struggling here to be able get crops out profitably because of wet conditions. After five good years with that farm, with "mixed emotions," Mr. Jerman sold the South Dakota operation to a group including a German winemaker and exporter, a German realtor, the German realtor's son, and a man who escaped Germany ahead of the Russians with two Lippizan horses to settle in Alberta, Canada. The sale resulted from placing an advertisement in the German equivalent of the Wall Street Journal.

Born at Mount Carmel Hospital (now Mount Carmel West), Mr. Jerman attended Brown Elementary School and graduated from Hilliard High School in 1946.

In 1993, Mr. Jerman's knees and hips were replaced and in 1998 two heart attacks resulted in the insertion of stents and, in 2004, a defibrillator "which has never activated."

Harold and Ellie Jerman are the parents of Dave Jerman, a retired high school band director in Arcadia and Maumee.

Travel has been a favorite hobby of the Jermans, including a west coast driving trip from Washington through California and a four-week motor home driving trip to Alaska.

Some favorite memories of Harold's childhood are helping his father bring corn shocks out on a mud boat with horses and, at 13, driving a loaded truck to the creamery in West Jefferson. He did a little fishing in Big Darby Creek but was spoiled by successful walleye fishing in Lake Erie.

Mr. Jerman keeps track of developments in Brown Township and nearby jurisdictions. He expresses concern over what he calls the "unnecessary construction" at the new Hilliard Bradley High School and what he considers overly optimistic time projections of development in the Big Darby Accord's proposed Town Center.

Mr. Jerman says of himself, "I'm a hard head and I know that." However, his recollections and enthusiasm for the work he has done over many years speak of a man who is committed to his work, his family, and his community. Mr. Jerman says he is not the oldest person in Brown Township, but may be the person who has lived here for the longest continuous duration.

For personal observations from Harold Jerman on living in Brown Township for 80 years, go the website at www.brown.twp.franklin.oh.us. This is the first in an occasional series of articles on noteworthy Brown Township residents. If you have a suggestion for a future profile, please contact the Township Office.

Contributed by Beth Clark, Executive Assistant to the Trustees

Want to be Added to Our Mailing List or Have a Change of Address?

Please use any of the following:

- Fill out the **name, address, additions and corrections form** on the Brown Township website under “Newsletters”
- **Call** the Township Fiscal Officer (614-876-2133)
- Via **fax** to the Township Office (614-876-2421)
- Or by **mail** to the return address above.
- To have your newsletter addressed in your name instead of “Brown Township Neighbor,” please visit <http://www.Brown.Twp.Franklin.oh.us/newsletters.htm>.



Clockwise from left: Gary Dever, Ronald Williams, Pamela Sayre and Barbara Bloxam

Brown Township Administration Office

2491 Walker Road, Hilliard, Ohio 43026 876-2133

Website

www.brown.twp.franklin.oh.us

Fiscal Officer

Barbara Bloxam 876-2133

Trustees

Mr. Gary Dever 876-4768

Mr. Ronald Williams 876-6118

Mrs. Pamela Sayre 878-0199

Norwich Fire Department

David Long, Chief 876-5367

Brown Township Board of Trustees Meeting

When: 3rd Monday of every month at 7:30 p.m.

Where: 2491 Walker Road, Hilliard, Ohio

For Police, Fire and Medical Emergencies, Dial 911