Billing Disclosures

**Insurance Billing:** Marion County Fire Rescue will bill the patient’s insurance carrier as a courtesy; however, it is the responsibility of the patient to follow up with their insurance company to resolve any delays in payment. In the event that an insurance company denies the claim for any reason, or does not pay the full amount, the patient will be responsible for any remaining balance.

**Insurance Contracting:** Due to the nature of funding sources, Marion County Fire Rescue does not contract with any insurance company other than those required by law. Therefore, depending on the nature of a patient’s insurance coverage, they will be required to pay any amount that exceeds the “customary” allowable recognized by the insurance company.

**Medical Necessity:** Many insurance carriers, including the Medicare and Medicaid Programs, require that a patient’s medical condition warrant the use of an ambulance before they will allow payment. Furthermore, the policies regarding Medical Necessity are unique to each payor and can be quite complex. Marion County Fire Rescue, in its capacity as the 911 ambulance provider in Marion County, is not responsible for situations where an insurance carrier determines that an ambulance transport does not meet their Medical Necessity requirements. In such cases, the patient will be billed for full charges.

**Collection Agency:** In cases where it’s necessary to recover ambulance service user fees, Marion County Fire Rescue utilizes the services of a licensed collection agent. This service is used as a last resort in cases where the efforts of Marion County Fire Rescue to secure payment have been unsuccessful. The licensed collection agency is United Financial Management Services, Inc. They can be reached at 1-866-456-4827.