

Rehoboth Ambulance Committee, Inc Annual Subscription Drive



- \$75 annual cost per household
- Eliminates or reduces costly co-pays, co-insurance or deductibles

- Supports continued growth of Rehoboth Ambulance
- Helps defray rising out of pocket healthcare costs



- Rehoboth Ambulance Committee, Inc is a private, non-profit 501 (c) (3) corporation that provides emergency 911 ambulance response to the Town of Rehoboth on a "fee for service" model—there is no support from tax revenue from the town.
- This subscription drive helps control out-of-pocket costs for ambulance transport, while also providing support to the Rehoboth Ambulance Committee for continued growth and service to the Town
- Look for a subscription letter in your mail in the next couple of months.

Frequently Asked Questions

What is the ambulance subscription program?

In today's world of increasing health care costs, pre-hospital emergency transportation can be extremely costly as a result of deductibles, co-pays and co-insurance. When you subscribe to the program, Rehoboth Ambulance will bill your insurance provider and accept reimbursement as payment in full. You will not receive a bill for any remaining co-pay or co-insurances. We will reduce your deductible by 50%

Who is covered by the subscription program

The subscription fee covers all individuals who reside at the address, including head of household, spouse, and any unmarried children under the age of 25. This fee will also cover any dependents legally residing with you (e.g., elderly parents). The program DOES NOT cover visitors to your residence.

Who is eligible to participate in the program?

The program is open to all residents of the Town of Rehoboth. Businesses are not eligible at this time. Residents who wish to participate **MUST** have health insurance in order to participate. Due to state regulations, residents who have Medicaid are **NOT** eligible to participate.

Is this an insurance program?

No. This is not an insurance program. All individuals who participate must have health insurance and agree to allow Rehoboth Ambulance to bill their insurance for services provided. In the event your insurance carrier sends you reimbursement for our services, you agree to forward that payment to us.

If I have supplemental insurance, will I benefit?

Maybe. If you have deductibles, co-pays or co-insurance on one or both of your plans, you will likely benefit from this program.

What are my responsibilities under this program?

In the event your insurance rejects, or reimburses at a greatly reduced rate, you are required to appeal this decision. Proof of appeal is required for our billing company, and they will assist you in what should be appealed. In the event you fail to file the appeal, you are responsible for the full amount of the bill and your subscription is void. If you have a high deductible plan and the deductible has not been met, we will reduce the deductible by 50%. If you fail to pay this amount, your subscription is void.

What is covered by the subscription?

The subscription covers **ALL** 9-1-1 transports provided by Rehoboth Ambulance Committee. Co-pays and co-insurance amounts are waived after your insurance company reimburses us. Deductibles that have not been met will result in a 50% reduction in our bill. There is **NO LIMIT** to the number of times you may use the benefit in a given year.

Can you provide an example of how this saves money?

If you have a \$200.00 co-pay for ambulance services and our service costs \$2100, your insurance will cover \$1900. If you are a subscriber, the remaining \$200.00 is waived, otherwise you owe \$200.00.

If you have a 10% co-insurance, and our service costs \$2100, your insurance will cover \$1890, and your out-of-pocket expenses are \$210, which are waived as a subscriber.

Who can I contact for more information?

- Visit our website at www.rehobothambulance.org
- Send an email to Reuben Fischman at rfischman@rehobothambulance.org
- Call Reuben at 508-252-2318