

# Frequently-Asked-Questions

## **WHY SHOULD I BECOME A SUBSCRIBER TO JEFFERSON HILLS AREA AMBULANCE ASSOCIATION (JHAAA)?**

**Your paid subscription can save you hundreds of dollars!** Subscribers receive a **50% discount** off any out-of-pocket expenses such as deductibles and co-payments related to medically necessary emergency ambulance service provided by JHAAA.

No tax dollars are used to operate JHAAA and by subscribing you are showing your support for your EMS service so we can continue to provide quality care to the residents of Jefferson Hills Borough, Union Township, Forward Township and West Elizabeth Borough.

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## **WHY DO I NEED TO SUBSCRIBE IF I HAVE HEALTH INSURANCE?**

Most insurance companies *do not pay* 100% of total ambulance charges. Most insurance plans require that you pay a co-payment and/or deductible.

*As a subscriber, you will receive a 50% discount off any of these out-of-pocket expenses related to emergency ambulance service provided by JHAAA.*

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## **I THOUGHT JHAAA WROTE OFF 100% OF MY CO-PAY AND/OR DEDUCTIBLE?**

Because of rising co-pay and deductible insurance requirements, JHAAA was forced to choose between raising the cost of annual subscriptions or reducing the discount of co-pays and deductibles to 50%. Therefore, JHAAA subscribers will now be given a 50% discount on all co-pays and deductibles.

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## **WHAT IF I DECIDE NOT TO SUBSCRIBE?**

You are responsible for any and all charges that your insurance does not cover, including all deductibles and co-pays.

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## **AM I CHARGED ANY FEES IF AN AMBULANCE DOES NOT TRANSPORT ME TO THE HOSPITAL?**

Yes, **EMS is not free.**

Fees for service:

- Treatment and no transport: \$200 - \$250
- Lift assist: \$150.00

Insurance does not cover treatment and no transport or lift assists.

**SUBSCRIBERS ARE COVERED FOR THESE SERVICES AT NO CHARGE.**

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## **WHAT SHOULD I DO WHEN THE INSURANCE COMPANY SENDS ME A CHECK FOR MY AMBULANCE SERVICES?**

JHAAA bills the patient's insurance company and some insurance companies mail the check directly to the patient. This check should be sent to Jefferson Hills Area Ambulance Association so it can be credited for payment on your account. Failure to send the check from the insurance company will result in termination of any subscription. Any collection fees/court fees associated with an attempt to collect on the account will be the responsibility of the patient.

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## **WHAT IS NOT COVERED BY A SUBSCRIPTION?**

Certain ambulance transports (emergent and non-emergent), which may be denied or deemed outside the limits of your insurance coverage and/or do not meet established medical necessity criteria.

*Subscribers will receive a 50% discount off any applicable out-of-pocket expenses related to these non-covered services provided by JHAAA.*