

Questions and Answers...

About FireMed services, your safety and your membership privileges

• **Who is eligible to join FireMed?**

Membership is open to anyone who resides within St. Paul's 35 square mile ambulance service area.

• **Who is covered under my membership?**

All permanent residents living at your address within the St. Paul ambulance service area and listed on your application for membership are covered. If you add residents to your household during the year, call our office to add them to your membership listing.

• **When can I enroll?**

Annual open enrollment occurs between May and June of each year. The membership is good for one year starting on July 1st. For new residents to the community or for people that otherwise missed the open enrollment period, there is a late enrollment option available. Under a late enrollment, membership becomes effective upon submission of the application but will expire on June 30th.

• **What if I decide not to join?**

We will still provide you and your entire household with excellent ambulance service. But, if you do not participate in the voluntary membership, you will be responsible for the full cost of your ambulance bill.

• **Can I join after I use the ambulance and have my services covered?**

No. In order for your ambulance service to be covered under the FireMed program, you must be enrolled prior to receiving ambulance services.

• **Do I have to have health insurance to be a FireMed member?**

No. FireMed membership is open to all. You do not have to have insurance to be a member. If you do not have any health benefits, then your membership covers the full amount of the ambulance charges.

• **Is non-emergency ambulance service covered?**

Non-emergency ambulance service to hospitals, nursing homes, or adult foster care centers is covered when it is medically necessary and with prior authorization.

• **If I join FireMed, should I cancel my health insurance?**

NO. FireMed membership only covers ambulance care and transportation provided by the St. Paul Fire District and other participating ambulance providers. FireMed DOES NOT cover any other health care services or hospitalization. If you have insurance, you should maintain your benefits to cover your doctor, hospital, pharmacy, and other medical bills.

• **As a FireMed member, why is my health insurance coverage billed when I use the ambulance?**

When a FireMed member uses the ambulance, we bill any insurance or other coverage that pays for ambulance services. These reimbursements constitute an important funding source for the Emergency Medical Services program of the St. Paul Fire District.

**FireMed Helps Our
Community**

Save Money Save Lives



Join Today

St. Paul Fire District

PO Box 1

St. Paul, OR 97137-0001

www.stpaulfiredistrict.org

503-633-4602

FireMed Membership is More Valuable than Ever!

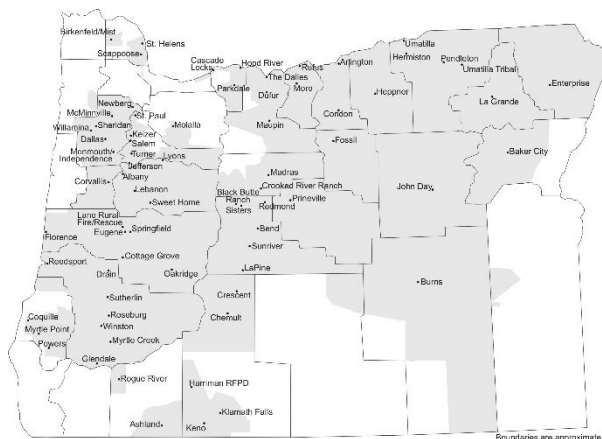
No one can predict when a medical emergency will occur. And if an emergency does happen, the last thing you would want – or need – is a costly ambulance bill. A lifesaving ambulance transport now averages \$2,000 or more. A Medicare patient is responsible for their annual part B deductible plus 20% of what Medicare allows for payment of the ambulance transport. Private health insurance rarely covers the full amount due to much higher deductibles and co-payments. Leaving you to pay the difference. Some claims are denied entirely.



With FireMed, You're Covered!

A FireMed membership covers you and your entire household from out-of-pocket costs for emergency and physician ordered, medically necessary non-emergency ambulance services, no matter how many times you use it. You're covered at home and throughout most of Oregon. Plus, FireMed will take care of all ambulance insurance claims and billings. That means no worries, no hassles, and no bills for you.

Traveling? You're Covered.



Through reciprocal agreements with other participating ambulance providers, your St. Paul FireMed membership covers you throughout much of Oregon - nearly 47,000 square miles! Should you require medically necessary emergency ambulance service in these areas, inform them of your FireMed membership and you will be covered as if you were at home. Thanks to member support, we are working hard to extend coverage to an even greater area.

FireMed/LifeFlight Partnership

The St. Paul Fire District FireMed Program and the Life Flight Membership Program are again partnering in our membership campaign.

Through this partnership, you complete our FireMed application, write only one check St. Paul Fire District, and you're covered for both memberships! To learn more about the benefits of the Life Flight Membership Program visit their website at: <https://www.lifeflight.org/membership/>

To Join:

Complete the *Application for Membership*.

Choose:

- St. Paul FireMed Membership; or
- Combined St. Paul FireMed and LifeFlight Membership

Enclose your payment.

Mail to: St. Paul Fire District
PO Box 1
Saint Paul, OR 97137-0001

FOR EMERGENCIES

(24 hours a day)

Phone: **9-1-1**
