



# Association of Connecticut Ambulance Providers

Aetna Ambulance :- Ambulance Service of Manchester :- American Ambulance Service  
Campion Ambulance Service :- Hunter's Ambulance Service

March 23, 2012

## **Testimony of David D. Lowell, President Supporting Section 1 of House Bill 5545**

**AN ACT CONCERNING FINANCIAL LIABILITY FOR AMBULANCE SERVICES**  
Judiciary Committee, March 23, 2012

Senator Coleman, Representative Fox and esteemed members of the Judiciary Committee. My name is David Lowell and I am President of the Association of Connecticut Ambulance Providers and Executive Vice President and Chief Operating Officer of Hunter's Ambulance Service. I am here today to testify in strong support of House Bill 5545, specifically, Section 1 concerning financial liability for ambulance services.

Ambulance providers respond to all emergency medical calls without regard to ones healthcare coverage. As a result, many people who receive treatment and/or transport fail to pay. Ambulance services across our state have the statutory duty to respond to 911 calls for help in the communities we serve without regard to the patient's ability to pay. This duty includes factoring in all the costs associated with personnel, vehicles and equipment staffed in a pattern that most efficiently meets the predictable call volume demand as determine by historical data.

In fact approximately 10% of people served by ambulance providers are self payers, of which only 15% of those pay for the treatment and transport they receive. As a result, these costs are passed on to other payers. Since those privately insured and Medicaid and Medicare recipients all pay something when receiving medical treatment from an ambulance provider these individuals should also be required to pay something to create a balance across the healthcare spectrum.

House Bill 5545 would enable ambulance companies to collect the reasonable and necessary costs associated with providing emergency medical treatment and transportation services to individuals. Unlike physicians' offices and other institutionalized health care facilities, ambulance providers do not have the option, nor would it be appropriate to ask the 911 caller questions related to the patient's insurance coverage or willingness and ability to pay for services. We therefore take on all emergency calls at a risk. This makes it difficult to collect from many individuals. To address this issue states like Vermont have passed into law language making these individuals liable in contract once they receive medical treatment from an ambulance or first responder service.

The need for similar legislation is further highlighted by the fact that 35% of all ambulance responses do not end in transport and therefore are not billable. Ambulance providers have to account for the large number of unpaid transports and services by cost shifting to other payers. It also diminishes the ability to make necessary repairs, purchase new vehicles and equipment, hire new employees and provide additional employee benefits.

By passing this language it would enable providers to recover costs for more of their services without any cost to the state. In recent years the ambulance industry has been hit hard by rate cuts, rising fuel prices and increased overall expenses. These payments are important in ensuring a sustainable industry that can meet the increasing demands of an aging population. Thank you for your time and consideration of this legislation.