Dear Concord Township Residents,

Over the past three years the Concord Township Trustees have been discussing and investigating "soft billing" in relation to EMS transport. This is a very common practice across the state of Ohio, but for some reason is not done in Delaware County.

When people hear about EMS billing they immediately think about double taxation; it is not. Continue to read this letter and we think you will agree with our position.

First, let's discuss EMS transport billing. All health insurance carriers set aside a portion of your premium for EMS transport. All insurance, whether it is private insurance, Medicare, or Medicaid, in their actuary formulas expect to pay for EMS transport. Our Fire Chief Todd Cooper receives numerous calls each year from insurance companies asking for our bill and where they need to send the check for transport of one of their clients. The insurance companies are very surprised we do not bill for EMS transport. This is money the insurance company gets to keep instead of paying out a claim.

As a township we are moving forward with "soft billing" for EMS transport. You may ask what is soft billing. Soft billing is where we only bill the insurance company. We will only collect money from the insurance companies and never from an individual. If a person does not have insurance we will not bill them. If a person has not met their deductible we will not expect payment from the individual. If an insurance company denies the claim we will not expect any payment from the individual.

As Trustees we feel it is irresponsible for us to not collect money from an insurance company that is fully expecting to pay a claim. The amount of money we will collect per claim is not a large sum. For budgeting purposes we estimate the amount we will collect will be between \$75,000 to \$90,000 per year. Over time the amount collected will amount to real money and will help offset expenses at the fire department. We have two levies that support our fire department. One is a permanent levy and the other has to be voted on every four years. As Trustees we want to be able to tell the residents of Concord Township we are maximizing revenue through grants and insurance billing in an effort to keep the fire tax burden as low as we can.

If you have question or concerns PLEASE CONTACT ONE OF US. We have spent hours researching and discussing this issue and would gladly discuss with you.

Sincerely,

Concord Township Trustees

Bart Johnson Joe Garrett Jason Haney

614 519-3009 cell 614 206-4829 cell 614 499-6740 cell

BJohnson@Concordtwp.org JGarrett@Concordtwp.org JHaney@Concordtwp.org