

Charity Care Policy

525.1

	Webster Fire Department Policy: 525	Best Practices:	Fire Chief:  Dean Spencer
	Effective Date: 2/03/2023	Revision Date:	Reviewed Date:

525.2 PURPOSE

Purpose

The purpose of this policy is to provide financial assistance to individuals who are unable to pay for emergency medical services provided by the EMS Department of the Webster Fire Department (WFD). This policy ensures that emergency medical care is available to all, regardless of the patient's ability to pay.

525.3 POLICY STATEMENT

Policy Statement

Webster Fire Department is committed to providing emergency medical services to all residents and visitors, irrespective of their financial situation. Charity care will be provided in accordance with this policy for individuals who are unable to fully pay for the services rendered.

525.4 ELIGIBILITY FOR CHARITY CARE

Eligibility for Charity Care

- Financial Need:** Charity care assistance will be considered based on the applicant's financial need. This may include, but is not limited to, household income, employment status, family size, and any extenuating circumstances. A general guideline for eligibility will be based on the Federal Poverty Level (FPL), but other factors will be considered to ensure that assistance is available to those in need, including those who may not meet the FPL but still face significant financial challenges.
- Residency:** Charity care will be available to both residents and non-residents of the City of Webster. However, priority may be given to city residents, depending on budget constraints and program capacity.
- Documentation:** Individuals seeking charity care must provide appropriate documentation, including proof of income (e.g., recent tax return, pay stubs), proof of residency, and any other documents required to assess their financial situation.

Webster Fire Department

Policy Manual

Charity Care Policy

Services Covered: Charity care may cover partial or full payment of EMS transport, treatment, and related services provided during an emergency medical response. Services that are not part of EMS care (e.g., hospital charges) are not eligible for assistance.

525.5 APPLICATION PROCESS

Application Process

- (a) **Request for Assistance:** Individuals or their representatives can request charity care assistance by contacting the EMS Division billing department.
- (b) **Review of Application:** The EMS Division billing department will review the application and all supporting documentation to determine eligibility for charity care. If necessary, the applicant may be contacted for further information or clarification.
- (c) **Determination of Assistance:** Based on the information provided, WFD will determine the level of assistance provided. This may include:
 - Full financial assistance (no payment required)
 - Partial financial assistance (reduced payment or payment plan)
 - No financial assistance (if eligibility criteria are not met)

Confidentiality

All personal and financial information submitted as part of the charity care application process will be kept confidential in accordance with HIPAA (Health Insurance Portability and Accountability Act) and any applicable state privacy laws.

525.6 PAYMENT PLAN

Payment Plan

If a patient is not eligible for full charity care but is still experiencing financial hardship, a payment plan may be arranged to allow for payments over time. The terms of the payment plan will be determined on a case-by-case basis.

525.7 APPEALS PROCESS

Appeals Process

Patients or applicants who disagree with the determination of charity care eligibility may submit a written appeal to the EMS Division Billing Department. The appeal will be reviewed by a committee, and a final decision will be made within a reasonable timeframe.

525.8 NON-DISCRIMINATION

Non-Discrimination

Webster Fire Department will not discriminate against any patient based on race, color, national origin, disability, age, sex, or any other protected characteristic in the administration of this policy.

Webster Fire Department

Policy Manual

Charity Care Policy

525.9 POLICY REVIEW

Policy Review

This Charity Care policy will be reviewed annually and revised as necessary to ensure compliance with applicable laws and regulations, as well as to address changes in community needs.

525.10 EFFECTIVE DATE

Effective Date

This policy will take effect on April 1st, 2025, and will apply to all EMS services provided on or after that date.