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AMBULANCE BENEFIT CHANGE - 7/1/2019



The Orange Ulster School Districts Health Plan has updated its Ambulance Benefits, effective July 1, 2019.

As of July 1st, the Plan Benefits will only require a \$70 co-payment for In-Network Ambulance services with a \$70 co-payment for Out-of-Network Ambulance services up to the Plan's Reasonable & Customary Allowance.

Up through 6/30/2019, the benefit example is:

| | Ambulance Charge | Plan Allowance (PPO or UCR) | Plan Basic Benefit | Plan Medical Benefit | Plan Payment | Member Responsibility |
|-------------------------|------------------|-----------------------------|--------------------|----------------------|--------------|-----------------------|
| In-Network (PPO) | \$2,750 | \$1,250 | 1st \$50 at 100% | 80% after Ded. | \$50 + \$160 | \$1,040 |
| Out-of-Network | \$2,750 | \$1,750 (UCR) | 1st \$50 at 100% | 80% after Ded. | \$50 + \$560 | \$2,140 |

On & After 7/1/2019, the benefit example is:

| | Ambulance Charge | Plan Allowance (PPO or UCR) | Plan Basic Benefit | Plan Medical Benefit | Plan Payment | Member Responsibility |
|-------------------------|------------------|---|---|-------------------------|-------------------------|---|
| In-Network (PPO) | \$2,750 | \$1,250 | 100% of PPO allowance after \$70 co-pay | \$1,180 | \$1,180 | \$70 |
| Out-of-Network | \$2,750 | \$1,750 (UCR) (\$1,000 over UCR is member's responsibility) | 100% of UCR after \$70 co-pay | \$1,680 (No deductible) | \$1,680 (No deductible) | \$1,000 (Over UCR) plus \$70 co-pay = \$1,070 |

As you can see, when an As Ambulance Service is Medically Necessary and a Network Provider can be arranged, the Member responsibility will be only the \$70 co-payment. When an Out-of-Network Ambulance Service is utilized in an emergency (such as through 911, or the patient's local municipal ambulance service), the Member will be responsible for the \$70 co-payment , PLUS all charges over the Plan's UCR Allowance.

Therefore, *whenever possible*, it is to the Member's/Patient's advantage to use an In-Network Ambulance Service, resulting only in a \$70 co-payment responsibility by the Member. 