



CITY OF ARCADIA PARAMEDIC MEMBERSHIP PROGRAM (PMP)

Frequently Asked Questions (Business Members)



What is the current fee for membership in the Paramedic Membership Program?

The annual fee for a Business Membership in the Paramedic Membership Program is \$54 per year for up to 10 employees, and an additional \$30 for each additional 10 employees, up to a maximum of 230 total employees.

What does the membership fee cover?

It covers 911 emergency medical services and ambulance transportation within the City of Arcadia boundaries provided by the Arcadia Fire Department or other authorized providers. Members are not responsible for paying any out-of-pocket expenses resulting from this service, which could cost over \$3,000 per call.

How do I know when to call the paramedics?

If you or an employee of your company experiences an emergency that requires immediate medical attention, **call 911**. The Fire Department will respond. Should your emergency require transport to a hospital, the paramedics will transport you in an ambulance.

Is this an ambulance service?

Arcadia Fire Department paramedics only provide emergency medical services and transportation. Non-emergency transports, such as non-emergency trips to or from a hospital, doctor's office, pharmacy, or retirement home, are not covered by this program. The Paramedic Membership Program assures members that if they ever call 911 in Arcadia, they will not have to pay any out-of-pocket expenses for *emergency services* rendered.

Who should join this program?

Businesses who wish to provide employees a low cost insurance that eliminates out-of-pocket expenses to the employee in the event they utilize Arcadia Fire Department's Ambulance and Paramedic services. The employee's medical insurance would still be billed for the Ambulance and Paramedic service; unpaid portions of the bill by the insurance would be waived for members of the Paramedic Membership Program.

Who is covered by this program?

Your membership covers all enrolled employees you listed on your application. Customers and guests are NOT covered under your business enrollment. However, they may purchase their own residential membership if they live within the City of Arcadia.

If I have insurance, why do I need this program?

Insurance coverage varies, and you should check with your employer or insurance company to find out about your benefits. Many insurance companies do not cover 100% of paramedic and/or ambulance fees. Your membership acts as an extra protection to any existing insurance coverage you may have. Upon providing you with emergency medical and ambulance services, we will directly bill your existing insurance provider(s). You will not be responsible for any co-payments, deductibles, or balances due for the services we provided for you. City of Arcadia residents and businesses have saved tens of thousands of dollars because of their membership in this program.

Does Medicare cover the entire bill for emergency paramedic and ambulance transport services?

No. Medicare typically submits 80% of the assignment rate, leaving a balance due for the patient. However, if the patient is a member of the City's Paramedic Membership Program, the City will absorb the remaining balance after Medicare settles the bill.

If I have a Medicare supplement, will the entire balance be covered?

Many supplemental plans do not cover the full remaining balance or may require you to pay a deductible larger than our annual fee. Please check with your insurance company to verify your coverage.

If the business moves to another part of the City, is the employee's membership still good?

Yes. Simply contact our Paramedic Membership Program Office at (626) 574-5126, notify us of the business new address, and the existing coverage will be transferred to that address.

If the business moves outside the City, will that business still be covered, or entitled to a refund?

No. Only businesses in Arcadia are eligible for membership, and the membership fee is non-refundable.

How will I renew my membership?

Your membership provides 12 full months of coverage and it is good from your start date through that same date in the following year. You will be billed annually for your renewal through your City water bill. If you are not an existing City of Arcadia water customer, you will receive a Paramedic Membership Program bill annually near the end of your 12-month membership.

If you have additional questions about the Paramedic Membership Program, call (626) 574-5126.