



City of Arcadia
Paramedic Membership Program
(New Fees Effective as of January 1, 2015)
Providing Arcadians with value and peace of mind since 1994

Questions & Answers for Resident Members

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

The annual fee for the Paramedic Membership Program is \$51 per year, \$27 per year for retirement facility residents, and \$24 per year for qualified low-income or disabled applicants.

What does the membership fee cover?

In the event a member utilizes the services of emergency medical treatment and/or emergency ambulance transportation initiated within the City of Arcadia boundaries by the Arcadia Fire Department or other providers as authorized by the Arcadia Fire Department, he or she will not be billed for any out-of-pocket expenses, which could cost over \$1,000 per call.

How do I know when to call the paramedics?

If you or a member of your household experiences an emergency that requires immediate medical attention, **call 911**. Fire Department personnel will be dispatched and respond to your location.

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?

Anyone who does not currently have medical insurance, is under-insured, or has an insurance deductible higher than our membership fee should consider joining this program. Also, if you want to support, maintain, and improve the paramedic services in Arcadia, you should consider membership in this program.

Who is covered by this program?

Your membership covers all permanent members of your household (i.e. anyone who lives at your address full-time) that you listed on your application.

If I have medical 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 service, we will obtain insurance information from you and directly bill your insurance companies. 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.

Doesn't 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 you if you are not a member of the City's Paramedic Membership Program. That is why this program is such an important and valuable investment.

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

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

If I move to another part of Arcadia, is my membership still good?

Yes. However, since this program is provided by the City of Arcadia, individuals residing in the unincorporated LA County area of Arcadia would not be eligible to apply. If you move to another City of Arcadia address, please call (626) 574-5126, notify us of your new address, and your existing coverage will be transferred to that address.

If I move out of Arcadia, will I still be covered or entitled to a refund?

No. Only Arcadia residents and businesses are eligible for membership, and the fee cannot be prorated or refunded.

How will I renew my membership?

Your membership provides 12 full months of coverage and is good from your start date through that same date in the following year. You will be billed 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.