



Frequently Asked Questions 2024

1. How much is a membership for 2024?

The cost of a single membership is \$86, and the cost of a family membership is \$129. This is significantly less than the cost of many health insurance plans copayments and/or deductibles. The average cost of an emergency ambulance transport is \$943.

2. Why should I join?

If you have insurance, this annual membership fee will cover deductibles and/or copays that would typically be your responsibility. If you are uninsured, the membership may reduce your ambulance bill by 20% for medicallynecessary transports. Please check with your insurance carrier, as some insurance plans cover 100% of ambulance transportation. Check your coverage for both emergency and non-emergency ambulance transportation, as coverage may differ.

3. What if my Active insurance plan denies my claim?

The ambulance bill may be reduced by 50% if documentation is provided within 60 days certifying the transport was medically necessary.

4. What is a Medically Necessary Ambulance Transportation?

Medically Necessary means there must be a specific medical need for an ambulance, to or from a medical facility for medical treatment using Medicare standards. Sunstar requires physician certification of medical necessity when a transport is denied, or expected to be denied by a member's insurance, when there is a reason to believe the service is not medically necessary, or abuse is suspected. If the physician certification is not received **within <u>60 davs</u> from the date of the insurance denial**, the member will receive a bill for the full cost of the ambulance transport. In cases of repeated abuse, Membership will be terminated.

5. Who is covered in a family membership?

The family membership covers members of your family related by blood, adoption, marriage, or registered domestic partnership who permanently reside in the same household.

6. If I marry, register a domestic partnership, have a baby, or adopt a child during the membership year, will the new individual be covered under my family membership?

Yes, if you have an existing family membership you can add members under these circumstances. Please contact us at (727) 582-2008 to update your application and obtain the needed signatures. If you currently have a single membership, you would be required to pay the additional fee for the family membership.

7. What is a registered domestic partnership?

A registered domestic partnership means the entity formed by two persons who have met the criteria listed in Section 70-237 of Pinellas County Code and filed and Affidavit of Domestic Partnership with the Pinellas County Clerk of the Courts. Information on domestic partnership eligibility and registration can be found on the Clerk's website at https://www.mypinellasclerk.org or call (727) 464-7000.

8. When will my membership be effective if I am a new member?

Completed applications with payment in full, received prior to the end of the calendar year, will be effective on January 1st. Completed applications with payment in full received after January 1st, will be effective on the postmark date. Enrollment in FirstCare can be initiated at any time, however membership fees will not be pro-rated.

9. When will my membership be effective if I am a renewing member?

Completed applications with payment in full, will be effective April 1st. Renewal applications must have a postmark date prior to April 1st in order to avoid an interruption of coverage. All memberships expire on March 31st of the following year. **Members whose applications are received or postmarked after March 31st will not have coverage for a full 12-month period. Membership fees will not be pro-rated.**

10. What types of services are covered by my membership?

The membership provides coverage for medically necessary ambulance transports within the Pinellas County "locality" by Sunstar. Locality is defined by Medicare as the service area surrounding the institution to which individuals normally travel to received hospital or skilled nursing services. The membership does not cover transports via Sunstar's Mental Health Transport Van.

11. If I call 9-1-1 how do I know that I will get Sunstar?

Sunstar is the only ambulance company in Pinellas County.

12. Will I receive a receipt or membership card to show I am a member of the Sunstar FirstCare Ambulance Membership?

Your check or credit card statement is your receipt. Membership cards are not issued. If you are transported, your membership will be verified by our staff utilizing software that automatically links your transports to your membership account.

13. What if I decide I want to cancel my membership, will I receive a refund for the amount I paid?

No, membership fees are non-refundable and are not transferrable. However, if you pay prior to the effective date you would be eligible for a refund in situations involving the death of an enrolled family member or other extenuating circumstances.

14. How do I enroll?

You can obtain an application online at <u>https://pinellas.gov/sunstar-firstcare-ambulance-membership-plan/</u> or you may contact our office at (727) 582-2008 and request an application be mailed to you.

15. Can I pay for my membership online?

We have an online bill pay that can be utilized to make a membership payment. To pay by credit card or electronic check, please go to <u>https://pay.bill2pay.com/client/PNLSEMS</u> and indicate "Membership" in the Run # field. We do not have an online application; therefore, you will need to submit a completed application and return by mail. Your membership will not be active until we have received both payment and signed application. ALL payments made by credit card will be charged a convenience fee. The credit card convenience fee is \$5.00 for a Family plan and \$2.50 for a Single plan.

16. Why do I need to provide my social security number?

The collection of your social security number is necessary for billing, the insurance verification process, and to enable other healthcare providers and/or insurers to identify your applicable records.

17. How are my membership fees used?

As with all fees associated with this service, the funds are utilized to support the functions and materials associated with carrying out this critical mission, including staffing, lifesaving medical equipment, ambulances, and technology.

If you have additional questions, please contact us! Please visit our website at <u>https://pinellas.gov/sunstar-firstcare-ambulance-membership-plan/</u> or you may call our office at (727)-582-2008