



Committee: PS
Committee Review: At a future date
Staff: Jim Ogorzalek, Legislative Attorney
Purpose: To introduce agenda item – no vote expected

AGENDA ITEM #1A
January 21, 2025
Introduction

SUBJECT

Bill 1-25, Public Safety – Emergency Medical Services – Insurance Reimbursement – Amendments

Lead Sponsor: Council President at the Request of the County Executive

EXPECTED ATTENDEES

None

COUNCIL DECISION POINTS & COMMITTEE RECOMMENDATION

N/A

DESCRIPTION/ISSUE

Bill 1-25 would amend the Emergency Medical Services Insurance Reimbursement Program to allow fire and rescue service personnel to ask for information related to an individual's insurance coverage for the limited purposes of providing transportation to an alternative destination or providing treatment in place. The bill defines terms related to this broadened permission and generally amends the law governing insurance reimbursement to accommodate the broader scope.

SUMMARY OF KEY DISCUSSION POINTS

N/A

This report contains:

Staff Report	Page 1–2
Bill 1-25	© 1
County Executive Memo	© 7
Fiscal Impact Statement	© 26
Legislative Request Report	© 28

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MEMORANDUM

January 10, 2025

TO: County Council

FROM: Jim Ogorzalek, Legislative Attorney

SUBJECT: Bill 1-25, Public Safety – Emergency Medical Services – Insurance
Reimbursement – Amendments

PURPOSE: Introduction – no Council votes required

Bill 1-25 Public Safety – Emergency Medical Services – Insurance Reimbursement – Amendments, sponsored by the Council President at the Request of the County Executive, is scheduled for introduction on January 21, 2025. A public hearing is tentatively scheduled for February 11, 2025, at 1:30 p.m.

Bill 1-25 would:

- (1) enable Fire and Rescue Services personnel to inquire about insurance coverage in certain situations;
- (2) define certain terms related to the Emergency Medical Services Insurance Reimbursement Program; and
- (1) generally amend the law governing the Emergency Medical Services Insurance Reimbursement Program.

Background

Currently, the County Code prohibits Fire and Rescue Service personnel from asking for information related to an individual's insurance coverage. The County Code also mandates that the County impose a reimbursement charge for emergency services transport. This bill would allow fire and rescue service personnel to ask for information related to an individual's insurance coverage for the limited purposes of providing transportation to an alternative destination or providing treatment in place.

Bill Specifics

The purpose of this bill is to expand the County's Emergency Medical Services Insurance Reimbursement Program to include treatment in place and to accommodate transportation to an

alternative destination. The bill enables Fire and Rescue Services to ask for an individual's insurance information for the limited purposes of treatment in place and transport to an alternative destination, defines these and other terms, and generally amends the law governing the Emergency Medical Services Insurance Reimbursement Program to accommodate this broader scope. The bill generally conforms to recommendations made by the Maryland Institute for Emergency Medical Services Systems (MIEMSS) and the Maryland Health Care Commission (MHCC), in a report directed by SB 682 (2018).

This packet contains:

Bill 1-25
County Executive Memo
Fiscal Impact Statement
Legislative Request Report

Circle #

1
7
26
28

Bill No.: 1-25
Concerning: Public Safety – Emergency
Medical Services – Insurance
Reimbursement – Amendments
Revised: 1/13/2025 Draft No.: 1
Introduced: January 21, 2025
Expires: December 7, 2026
Enacted: _____
Executive: _____
Effective: _____
Sunset Date: None
Ch.____, Laws of Mont. Co._____

COUNTY COUNCIL FOR MONTGOMERY COUNTY, MARYLAND

By: Council President at the Request of the County Executive

AN ACT to:

- (1) enable Fire and Rescue Services personnel to inquire about insurance coverage in certain situations;
- (2) define certain terms related to the Emergency Medical Services Insurance Reimbursement Program; and
- (3) generally amend the law governing the Emergency Medical Services Insurance Reimbursement Program.

By amending

Montgomery County Code
Chapter 21, Fire and Rescue Services
Article V, Section 21-23A

BoldfaceUnderlining

[Single boldface brackets]

Double underlining

[[Double boldface brackets]]

* * *

Heading or a defined term.

Added to existing law by original bill.

Deleted from existing law by original bill.

Added by amendment.

Deleted from existing law or the bill by amendment.

Existing law unaffected by bill.

The County Council for Montgomery County, Maryland, approves the following act:

1 **Sec. 1. Section 21-23A is amended as follows:**

2 **21-23A. Emergency Medical Services [Transport] Insurance Reimbursement**
3 **Program.**

4 (a) *Obligation to [Transport] Provide Service.*

5 (1) The Fire and Rescue Service must provide emergency medical
6 services [transport] under applicable medical protocols to each
7 individual without regard to the individual's ability to pay.

8 (2) [Any personnel of the Fire and Rescue Service who respond to a
9 request for an emergency medical services transport must not ask
10 for any information relating to an individual's insurance
11 coverage.] Fire and Rescue Service personnel may only ask for
12 information relating to an individual's insurance coverage when
13 it is reasonably necessary to provide transportation to an
14 appropriate alternative destination, or to provide treatment in
15 place.

16 (b) *Definitions.* In this Section the following terms have the meanings
17 indicated:

18 (1) Alternative destination means a transport destination other than
19 a hospital emergency department such as a behavioral health
20 facility, primary care office, or urgent care.

21 [(1)] (2) *Emergency medical services [transport]* means medical care
22 provided [transportation] by the Fire and Rescue Service of an
23 individual by ambulance or other Fire and Rescue Service
24 vehicle used for a similar purpose. *Emergency medical services*
25 *[transport]* does not include transportation of an individual under
26 an agreement between the County and a health care facility.

27 ~~[(2)]~~ (3) *Federal poverty guidelines* means the applicable health care
28 poverty guidelines published in the Federal Register or otherwise
29 issued by the federal Department of Health and Human Services.

30 ~~[(3)]~~ (4) *Fire and Rescue Service* means the Montgomery County Fire
31 and Rescue Service and includes each local fire and rescue
32 department.

33 (5) *Out of pocket expenses* means any co-payment, deductible, or
34 uninsured portion of the cost of emergency medical services. Out
35 of pocket expenses does not include funds recovered from a
36 tortfeasor or their liability insurance.

37 ~~[(4)]~~ (6) *Program* means the Emergency Medical Services [Transport]
38 Insurance Reimbursement Program.

39 (7) *Treatment in place* means medical treatment provided at the
40 scene without transport and includes treatment provided in-
41 person, via telehealth, or both.

42 (c) *Imposition of reimbursement.* The County must impose a
43 reimbursement charge for any emergency medical services [transport]
44 provided in the County, and, unless prohibited by other law, outside the
45 County under a mutual aid agreement.

46 (d) *Liability for Reimbursement.* Subject to paragraph (e), each individual
47 who receives [an] emergency medical services [transport] is
48 responsible for paying for the emergency medical services [transport
49 reimbursement].

50 (e) *Hardship Waiver.*

51 (1) The Fire Chief must waive the emergency medical services
52 [transport] reimbursement for any individual whose household

53 income is at or below 300 percent of the federal poverty
54 guidelines. An individual must request a waiver on a form
55 approved by the Fire Chief.

56 (2) The Fire Chief may deny a request for a waiver if the individual
57 who claims financial hardship under this Section does not furnish
58 all information required by the Fire Chief.

59 (f) *County Residents - Payment of Uninsured Portion of the Emergency*
60 *Medical Services [Transport] Reimbursement.*

61 (1) County residents must not be required to pay any out-of-pocket
62 expense relating to any emergency medical services [transport]
63 because residents are deemed to have paid any co-payment,
64 deductible, or uninsured portion of the cost of [each] emergency
65 medical services [transport] through taxes paid to the County.

66 (2) Tax revenues the County receives must be treated as payment,
67 on behalf of County residents, of the balance of each resident's
68 portion of the emergency medical services [transport
69 reimbursement] charge that is not covered by the resident's
70 insurance.

71 (3) The County Council must annually transfer from the General
72 Fund to the Consolidated Fire Tax District Fund an amount that
73 the Council estimates will not be covered by residents' insurance
74 as payment of all residents' uninsured portion of the emergency
75 medical services [transport reimbursement] charge.

76 (g) *Restriction on Local Fire and Rescue Departments.* A local fire and
77 rescue department must not impose a separate charge for [an]
78 emergency medical [transport] services.

(h) *Use of Revenue.*

(1) Except for the transfer received from the General Fund under subsection (f), the revenues collected from the emergency medical services [transport] reimbursement must be used to supplement, and must not supplant, Fiscal Year 2013 expenditures appropriated in the annual operating budget resolution (not including any expenditures of revenue collected under this program in Fiscal Year 2013) for emergency medical services and other related fire and rescue services provided by the Fire and Rescue Service.

(2) The Fire Chief must create a dedicated account in the fire fund for the revenues collected from reimbursements under this Program. This amount must only be used for increased or enhanced fire and rescue services above the level appropriated in Fiscal Year 2013, as provided in paragraph (1), including new field service positions related to expansion of 4 person staffing or opening of new fire stations; increased training classes or capacity; facility maintenance and repair; new or replacement apparatus, gear, or equipment. Not more than 30[%] percent of this account may be spent for personnel costs.

(3) (A) [15%] Fifteen percent of the net Emergency Medical Services [Transport] Insurance Reimbursement Program revenue must be allocated under a procedure specified in the annual operating budget resolution for the benefit of local fire and rescue departments for:

(i) replacement or augmentation of apparatus owned

105 by a local fire and rescue department;

106 (ii) facilities owned by a local fire and rescue

107 department;

108 (iii) training for volunteers;

109 (iv) gear and equipment for volunteers;

110 (v) administrative staff to support a local fire and rescue

111 department;

112 (vi) volunteer recruitment and retention; and

113 (vii) volunteer stand-by support.

114 (B) Any administrative staff hired or retained by a local fire

115 and rescue department using revenue allocated under this

116 Section is not a County employee or a member of the

117 separate merit system referred to in Section 21-16(a).

118 (i) *Regulations; Reimbursement Schedule.* The County Executive must

119 adopt a regulation under method (2) to implement the emergency

120 medical services [transport] reimbursement program. The regulation

121 must establish a reimbursement schedule based on the cost of providing

122 emergency medical services [transport]. The reimbursement schedule

123 may include an annual automatic adjustment based on inflation, as

124 measured by an index reasonably related to the cost of providing

125 emergency medical services [transports]. The regulation may require

126 each individual who receives [an] emergency medical services

127 [transport] to provide financial information, including all the

128 individual's insurance coverage, and to assign insurance benefits to the

129 County.

130 * * *




OFFICE OF THE COUNTY EXECUTIVE

Marc Elrich
County Executive

MEMORANDUM

November 26, 2024

TO: Andrew Friedson, President
Montgomery County Council

FROM: Marc Elrich, County Executive 

SUBJECT: Emergency Medical Services Transport Insurance Reimbursement Program –
Proposed Amendments

I am recommending the enclosed amendments which will modernize the Emergency Medical Services (EMS) Transport Insurance Reimbursement legislation and increase reimbursements to the County and local fire and rescue departments. This is done by amending Montgomery County Code Article V, Chapter 21, Fire and Rescue Services, Section 21-23A.

These amendments are needed for the Montgomery County Fire and Rescue Services (FRS) to operationalize innovative services beyond just EMS transport. These services include treatment-in-place, mobile integrated healthcare, and transport to alternative destinations which are reimbursable by Medicare, Medicaid, managed care organizations, and private insurance companies.

These amendments would also allow personnel to ask for information related to an individual's insurance coverage, to provide alternative EMS services and defines out-of-pocket expenses. These changes will increase revenue and enhance innovation for FRS. For example, FRS has partnered with the Advanced Urgent Care at Kaiser Permanente to accept patients by ambulance, but they only accept Kaiser members. Also, certain managed care organizations offer specific services to their subscribers that EMS can facilitate. In the future, MCFRS may partner with a treatment-in-place provider who might only accept certain types of insurance. The current legislation does not define out-of-pocket expenses, and as a result, it has been interpreted that the county is not entitled to payment for EMS services included in settlements after motor vehicle accident cases.

Please reach out to Assistant Chief Ben Kaufman, Montgomery County Fire and Rescue Service at 240-421-6999 or Benjamin.Kaufman@montgomerycountymd.gov with any questions.

Emergency Medical Services Transport Insurance Reimbursement Program Amendments

November 26, 2024

Page 2 of 2

Enclosed: Bill XX-XX Emergency Medical Services Transport Insurance Reimbursement
Program (Marked Up Copy)
Bill XX-XX Emergency Medical Services Transport Insurance Reimbursement
Program (Clean Copy)
Bill XX-XX Fiscal Impact Statement
Bill XX-XX Legislative Request Report

cc: Earl Stoddard, Assistant Chief Administrative Officer, Office of the County Executive
Corey Smedley, Chief, Montgomery County Fire and Rescue Services
Jennifer Bryant, Director, Office of Management and Budget
Willie Morales, Fiscal and Policy Analyst III, Office of Management and Budget

Bill No.: XX-24
Concerning: Emergency Medical
Services Transport Insurance
Reimbursement Program
Draft No. & Date: _____
Introduced: _____
Expires: _____
Enacted: _____
Executive: _____
Effective: _____
Sunset Date: _____
Ch.____, Laws of Mont. Co._____

COUNTY COUNCIL FOR MONTGOMERY COUNTY, MARYLAND

By: Council President at the Request of the County Executive

AN ACT to:

- (1) amend Section 21-23A, Emergency Medical Services Transport Insurance Reimbursement Program; and
- (2) enable Fire and Rescue Services personnel to inquire about insurance coverage in certain situations.

By amending

Montgomery County Code
Chapter 21, Fire and Rescue Services
Article V, Section 21-23A

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Double underlining

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Deleted from existing law by original bill.

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Deleted from existing law or the bill by amendment.

Existing law unaffected by bill.

The County Council for Montgomery County, Maryland, approves the following act:

1 **Sec. 1. Section 21-23A is amended as follows:**

2 **21-23A. Emergency Medical Services Insurance Reimbursement Program.**

3 (a) *Obligation to Provide Service.*

4 (1) The Fire and Rescue Service must provide emergency medical
5 services under applicable medical protocols to each individual
6 without regard to the individual's ability to pay.

7 (2) Fire and Rescue Service personnel may only ask for information
8 relating to an individual's insurance coverage when it is
9 reasonably necessary to provide transportation to an appropriate
10 alternative destination, or to provide treatment in place.

11 (b) *Definitions.* In this Section the following terms have the meanings
12 indicated:

13 (1) *Alternative destination* means a transport destination other than
14 a hospital emergency department such as a behavioral health
15 facility, primary care office or urgent care.

16 (2) *Emergency medical services* means medical care provided by the
17 Fire and Rescue Service of an individual by ambulance or other
18 Fire and Rescue Service vehicle used for a similar
19 purpose. *Emergency medical services* does not include
20 transportation of an individual under an agreement between the
21 County and a health care facility.

22 (3) *Federal poverty guidelines* means the applicable health care
23 poverty guidelines published in the Federal Register or otherwise
24 issued by the federal Department of Health and Human Services.

25 (4) *Fire and Rescue Service* means the Montgomery County Fire
26 and Rescue Service and includes each local fire and rescue

department.

(5) *Out of pocket expenses* means any co-payment, deductible, or uninsured portion of the cost of emergency medical services. *Out of pocket expenses* does not include funds recovered from a tortfeasor or their liability insurance.

(6) *Program* means the Emergency Medical Services Insurance Reimbursement Program.

(7) *Treatment in place* means medical treatment provided at the scene without transport and includes treatment provided in-person, via telehealth, or both.

(c) *Imposition of reimbursement.* The County must impose a reimbursement charge for any emergency medical services provided in the County, and, unless prohibited by other law, outside the County under a mutual aid agreement.

(d) *Liability for Reimbursement.* Subject to paragraph (e), each individual who receives emergency medical services is responsible for paying for the emergency medical services.

(e) *Hardship Waiver.*

(1) The Fire Chief must waive the emergency medical services reimbursement for any individual whose household income is at or below 300 percent of the federal poverty guidelines. An individual must request a waiver on a form approved by the Fire Chief.

(2) The Fire Chief may deny a request for a waiver if the individual who claims financial hardship under this Section does not furnish all information required by the Fire Chief.

(f) *County Residents - Payment of Uninsured Portion of the Emergency Medical Services Reimbursement.*

(1) County residents must not be required to pay any out-of-pocket expense relating to any emergency medical services because residents are deemed to have paid any co-payment, deductible, or uninsured portion of the cost of emergency medical services through taxes paid to the County.

(2) Tax revenues the County receives must be treated as payment, on behalf of County residents, of the balance of each resident's portion of the emergency medical services charge that is not covered by the resident's insurance.

(3) The County Council must annually transfer from the General Fund to the Consolidated Fire Tax District Fund an amount that the Council estimates will not be covered by residents' insurance as payment of all residents' uninsured portion of the emergency medical services charge.

(g) *Restriction on Local Fire and Rescue Departments.* A local fire and rescue department must not impose a separate charge for emergency medical services.

(h) *Use of Revenue.*

(1) Except for the transfer received from the General Fund under subsection (f), the revenues collected from the emergency medical services reimbursement must be used to supplement, and must not supplant, Fiscal Year 2013 expenditures appropriated in the annual operating budget resolution (not including any expenditures of revenue collected under this program in Fiscal

Year 2013) for emergency medical services and other related fire and rescue services provided by the Fire and Rescue Service.

(2) The Fire Chief must create a dedicated account in the fire fund for the revenues collected from reimbursements under this Program. This amount must only be used for increased or enhanced fire and rescue services above the level appropriated in Fiscal Year 2013, as provided in paragraph (1), including new field service positions related to expansion of 4 person staffing or opening of new fire stations; increased training classes or capacity; facility maintenance and repair; new or replacement apparatus, gear, or equipment. Not more than 30% of this account may be spent for personnel costs.

(3) (A) 15% of the net Emergency Medical Services Insurance Reimbursement Program revenue must be allocated under a procedure specified in the annual operating budget resolution for the benefit of local fire and rescue departments for:

- (i) replacement or augmentation of apparatus owned by a local fire and rescue department;
- (ii) facilities owned by a local fire and rescue department;
- (iii) training for volunteers;
- (iv) gear and equipment for volunteers;
- (v) administrative staff to support a local fire and rescue department;
- (vi) volunteer recruitment and retention; and

(vii) volunteer stand-by support.

(B) Any administrative staff hired or retained by a local fire and rescue department using revenue allocated under this Section is not a County employee or a member of the separate merit system referred to in Section 21-16(a).

(i) *Regulations; Reimbursement Schedule.* The County Executive must adopt a regulation under method (2) to implement the emergency medical services reimbursement program. The regulation must establish a reimbursement schedule based on the cost of providing emergency medical services. The reimbursement schedule may include an annual automatic adjustment based on inflation, as measured by an index reasonably related to the cost of providing emergency medical services. The regulation may require each individual who receives emergency medical services to provide financial information, including all the individual's insurance coverage, and to assign insurance benefits to the County.

(j) *Reporting.* The Fire Chief must submit a report to the County Executive and County Council not later than January 1 and July 1 of each year regarding implementation of the Program. The report should include:

- (1) the number of calls for emergency medical services during the reporting period;
- (2) the number and type of emergency medical services provided during the reporting period; and
- (3) any other information relating to implementation of the Program that the County Executive or County Council request.

- (k) *Patient Advocate.* The Office of Consumer Protection must employ a Patient Advocate to:
- (1) develop and implement a program for customer service as a part of the Program;
 - (2) develop and staff a help desk for questions regarding the Program; and
 - (3) serve as a liaison with any vendor retained by the County to implement the Program to assure high quality customer service and prompt resolution of questions and concerns.
- (l) *Outreach and Education Campaign.* The County Executive must implement a public outreach and education campaign before and during implementation of the Program. This campaign should include:
- (1) informational mailers to County households;
 - (2) distribution of information through County internet and web-based resources;
 - (3) radio and television public service announcements;
 - (4) news releases and news events;
 - (5) information translated into Spanish, French, Chinese, Korean, Vietnamese, and other languages, as needed;
 - (6) extensive use of County Cable Montgomery and other Public, Educational, and Government channels funded by the County;
 - (7) posters and brochures made available at County events, on Ride-On buses and through Regional Service Centers, libraries, recreation facilities, senior centers, public schools, Montgomery College, health care providers, hospitals, clinics, and other venues; and

157 (8) special outreach to senior and “New American” communities.

158 _____
159 Andrew Friedson, President, County Council Date
160 *Approved:*

161 _____
162 Marc Elrich, County Executive Date
163 *This is a correct copy of Council action.*

164 _____
165 Sara Tenenbaum, Clerk of the Council Date

166
167 APPROVED AS TO FORM AND LEGALITY
168 Office of the County Attorney

169
170 *Elizabeth Haynos*
171 By: Elizabeth Haynos, Assistant County Attorney

172

Bill No.: XX-24
Concerning: Emergency Medical
Services Transport Insurance
Reimbursement Program
Draft No. & Date: _____
Introduced: _____
Expires: _____
Enacted: _____
Executive: _____
Effective: _____
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Ch.____, Laws of Mont. Co. _____

COUNTY COUNCIL FOR MONTGOMERY COUNTY, MARYLAND

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- (1) amend Section 21-23A, Emergency Medical Services Transport Insurance Reimbursement Program; and
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9 request for an emergency medical services transport must not ask
10 for any information relating to an individual's insurance
11 coverage.] Fire and Rescue Service personnel may only ask for
12 information relating to an individual's insurance coverage when
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14 appropriate alternative destination, or to provide treatment in
15 place.

16 (b) *Definitions.* In this Section the following terms have the meanings
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22 provided [transportation] by the Fire and Rescue Service of an
23 individual by ambulance or other Fire and Rescue Service
24 vehicle used for a similar purpose. *Emergency medical services*
25 *[transport]* does not include transportation of an individual
26 under an agreement between the County and a health care

facility.

[(2)] (3) *Federal poverty guidelines* means the applicable health care poverty guidelines published in the Federal Register or otherwise issued by the federal Department of Health and Human Services.

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[(4)] (6) *Program* means the Emergency Medical Services [Transport] Insurance Reimbursement Program.

(7) *Treatment in place* means medical treatment provided at the scene without transport and includes treatment provided in-person, via telehealth, or both.

(c) *Imposition of reimbursement.* The County must impose a reimbursement charge for any emergency medical services [transport] provided in the County, and, unless prohibited by other law, outside the County under a mutual aid agreement.

(d) *Liability for Reimbursement.* Subject to paragraph (e), each individual who receives [an] emergency medical services [transport] is responsible for paying for the emergency medical services [transport reimbursement].

(e) *Hardship Waiver.*

(1) The Fire Chief must waive the emergency medical services

[transport] reimbursement for any individual whose household income is at or below 300 percent of the federal poverty guidelines. An individual must request a waiver on a form approved by the Fire Chief.

- (2) The Fire Chief may deny a request for a waiver if the individual who claims financial hardship under this Section does not furnish all information required by the Fire Chief.

(f) *County Residents - Payment of Uninsured Portion of the Emergency Medical Services [Transport] Reimbursement.*

- (1) County residents must not be required to pay any out-of-pocket expense relating to any emergency medical services [transport] because residents are deemed to have paid any co-payment, deductible, or uninsured portion of the cost of [each] emergency medical services [transport] through taxes paid to the County.

- (2) Tax revenues the County receives must be treated as payment, on behalf of County residents, of the balance of each resident's portion of the emergency medical services [transport reimbursement] charge that is not covered by the resident's insurance.

- (3) The County Council must annually transfer from the General Fund to the Consolidated Fire Tax District Fund an amount that the Council estimates will not be covered by residents' insurance as payment of all residents' uninsured portion of the emergency medical services [transport reimbursement] charge.

(g) *Restriction on Local Fire and Rescue Departments.* A local fire and rescue department must not impose a separate charge for [an]

79 emergency medical [transport] services.

80 (h) *Use of Revenue.*

81 (1) Except for the transfer received from the General Fund under
82 subsection (f), the revenues collected from the emergency
83 medical services [transport] reimbursement must be used to
84 supplement, and must not supplant, Fiscal Year 2013
85 expenditures appropriated in the annual operating budget
86 resolution (not including any expenditures of revenue collected
87 under this program in Fiscal Year 2013) for emergency medical
88 services and other related fire and rescue services provided by
89 the Fire and Rescue Service.

90 (2) The Fire Chief must create a dedicated account in the fire fund
91 for the revenues collected from reimbursements under this
92 Program. This amount must only be used for increased or
93 enhanced fire and rescue services above the level appropriated in
94 Fiscal Year 2013, as provided in paragraph (1), including new
95 field service positions related to expansion of 4 person staffing
96 or opening of new fire stations; increased training classes or
97 capacity; facility maintenance and repair; new or replacement
98 apparatus, gear, or equipment. Not more than 30% of this
99 account may be spent for personnel costs.

100 (3) (A) 15% of the net Emergency Medical Services [Transport]
101 Insurance Reimbursement Program revenue must be
102 allocated under a procedure specified in the annual
103 operating budget resolution for the benefit of local fire and
104 rescue departments for:

- (i) replacement or augmentation of apparatus owned by a local fire and rescue department;
- (ii) facilities owned by a local fire and rescue department;
- (iii) training for volunteers;
- (iv) gear and equipment for volunteers;
- (v) administrative staff to support a local fire and rescue department;
- (vi) volunteer recruitment and retention; and
- (vii) volunteer stand-by support.

(B) Any administrative staff hired or retained by a local fire and rescue department using revenue allocated under this Section is not a County employee or a member of the separate merit system referred to in Section 21-16(a).

- (i) *Regulations; Reimbursement Schedule.* The County Executive must adopt a regulation under method (2) to implement the emergency medical services [transport] reimbursement program. The regulation must establish a reimbursement schedule based on the cost of providing emergency medical services [transport]. The reimbursement schedule may include an annual automatic adjustment based on inflation, as measured by an index reasonably related to the cost of providing emergency medical services [transports]. The regulation may require each individual who receives [an] emergency medical services [transport] to provide financial information, including all the individual's insurance coverage, and to assign insurance benefits to the County.

- (j) *Reporting.* The Fire Chief must submit a report to the County Executive and County Council not later than January 1 and July 1 of each year regarding implementation of the Program. The report should include:
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 - (2) develop and staff a help desk for questions regarding the Program; and
 - (3) serve as a liaison with any vendor retained by the County to implement the Program to assure high quality customer service and prompt resolution of questions and concerns.
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 - (2) distribution of information through County internet and web-based resources;
 - (3) radio and television public service announcements;

- 157 (4) news releases and news events;
158 (5) information translated into Spanish, French, Chinese, Korean,
159 Vietnamese, and other languages, as needed;
160 (6) extensive use of County Cable Montgomery and other Public,
161 Educational, and Government channels funded by the County;
162 (7) posters and brochures made available at County events, on Ride-
163 On buses and through Regional Service Centers, libraries,
164 recreation facilities, senior centers, public schools, Montgomery
165 College, health care providers, hospitals, clinics, and other
166 venues; and
167 (8) special outreach to senior and “New American” communities.

168 _____
169 Andrew Friedson, President, County Council Date
170 *Approved:*

171 _____
172 Marc Elrich, County Executive Date
173 *This is a correct copy of Council action.*

174 _____
175 Sara Tenenbaum, Clerk of the Council Date
176
177

178 APPROVED AS TO FORM AND LEGALITY

179 Office of the County Attorney

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181 *Elizabeth Haynos*

182 By: Elizabeth Haynos, Assistant County Attorney

Fiscal Impact Statement

Office of Management and Budget

Bill XX-25

Bill to Amend section 21-23A, Emergency Medical Services Transport Insurance Reimbursement Program

Bill Summary

Amends Section 21-23A of the Emergency Medical Services Transport Insurance Reimbursement Program. The bill allows for inquiry of patient insurance coverage in certain situations, defines alternative destinations for low acuity patients, and modifies the definition of out-of-pocket expenses.

Fiscal Impact Summary

There are no anticipated expenditures associated with this bill. The projected revenue from Mobile Integrated Health reimbursement is expected to increase by approximately \$15,000 per year.

Fiscal Year	2026	2027	2028	2029	2030	2031	Total
Personnel Costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Operating Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenditures	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Revenues	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$90,000
Total Impact	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$90,000
FTE	0.00	0.00	0.00	0.00	0.00	0.00	

Fiscal Impact Analysis

This bill would allow for increased operational efficiency by allowing Fire & Rescue Service personnel to inquire about insurance coverage and transport to alternative destinations; bill for treatment in place care associated with Mobile Integrated Health visits; and by defining out-of-pocket expenses associated with motor vehicle collisions. This bill is expected to increase revenue by \$15,000 per year, or \$90,000 over six-years through the billing of Mobile Integrated Health treatment in place at \$150 per visit with an average of 100 visits annually. The bill is not expected to impact expenses.

Staff Impact

The bill is not expected to impact staff time or duties.

Actuarial Analysis

The bill is not expected to impact retiree pension or group insurance costs.

Information Technology Impact

The bill is not expected to impact the County Information Technology (IT) or Enterprise Resource Planning (ERP) systems.

Other Information

Later actions that may impact revenue or expenditures if future spending is projected

The bill does not authorize future spending.

Ranges of revenue or expenditures that are uncertain or difficult to project

Revenue projections for newly defined out-of-pocket expenses are difficult to ascertain because the department does not track expenses reimbursed by insurance companies to liable parties.



Contributors

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LEGISLATIVE REQUEST REPORT

Section 21-23A

Emergency Medical Services Transport Insurance Reimbursement Program

DESCRIPTION:	The legislation amends Section 21-23A of the Montgomery County Code to modernize EMS reimbursement by including coverage for services beyond the transport of patients to a hospital.
PROBLEM:	The current legislation limits reimbursement to only EMS transports, and it prohibits personnel from asking for any information relating to an individual's insurance coverage. The current legislation also does not define out of pocket expenses, and as a result it has been interpreted that the county is not entitled to payment for EMS services included in settlements after motor vehicle accident cases.
GOALS AND OBJECTIVES:	The proposed amendment removes the word "transport", allows for personnel to ask for information relating to an individual's insurance coverage for the purposes of providing alternative EMS services, and defines out of pocket expenses. These changes will increase revenue and enhance innovation for FRS.
COORDINATION:	Montgomery County Fire and Rescue Service
FISCAL IMPACT:	Office of Management and Budget
ECONOMIC IMPACT:	Office of Management and Budget
EVALUATION:	N/A
EXPERIENCE ELSEWHERE:	N/A
SOURCE OF INFORMATION:	Assistant Chief Ben Kaufman, MCFRS
APPLICATION WITHIN MUNICIPALITIES:	N/A
PENALTIES:	N/A