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# Billing Services Proposal

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*Supporting Your Mission to Save Lives*

P.O. Box 626  
Tarrytown, New York 10591-0626

December 12, 2024

Greg Michalakopoulos  
District Manager  
Wading River Fire District  
1503 North Country Road  
Wading River, NY 11792

Re: Billing Services Proposal

Dear Commissioners:

Please accept this proposal in response to your Billing Collection Services request. ProClaim appreciates the opportunity to serve Wading River Fire District (WRFD). The proposal contents may be fully incorporated into a written contract.

ProClaim has more than 20 years of experience in EMS billing. We serve over 100 clients across New York and Massachusetts, and our business largely caters to volunteer ambulance agencies, fire districts, and municipalities. Our company is a National Women Business Owners Corporation (NWBOC) and a NYC Women-Owned Business Enterprise (WBE) that does not “offshore” or utilize contracted employees. We do work with many key partners to provide value and enhanced services to your agency. ProClaim is extremely proud of the close relationships we have built with our EMS clients and the positive impact this has had on our entire local community.

ProClaim has developed a reputation within the EMS community for implementing new programs and clinical sophistication. This reputation provides a competitive advantage as we have been recognized for our many successful partnerships with public, private, and non-profit organizations. ProClaim has never been involved in litigation or received a corporate complaint.

We endeavor to continually improve the billing function by deploying models and practices that recover funds more closely reflecting the cost of providing the services. These enhancements, along with the addition of our Intelligent CQI Suite, TRAC Reporting, Adaptive Technology Package, ePCR Flex Program, Patient Experience Surveys, and CARES participation will help us all work toward one common goal – to create a sustainable EMS system to efficiently deliver the best possible pre-hospital care to the citizens of Wading River. We will reconcile financial accounts monthly to the full satisfaction of Wading River Fire District.

Sincerely,

Frank Orlando, Director of Business Development

## **Pricing Proposal**

Based on the demographics and current volume of Wading River Fire District (WRFD), ProClaim is proposing a 9% contingency fee of net collections. The State of New York prohibits contingency fee billing on Medicaid claims. As such, Medicaid claims will be billed at a flat per-claim rate of \$10.00 per claim. Under this pricing model, ProClaim will provide WRFD with the services detailed in this proposal as well as a lockbox through Lighthouse Financial at no additional charge. Fees are billed monthly, with an expectation of net 45 payment.

## **Key Elements for WRFD**



We very much appreciate the opportunity to learn more about WRFD and how we can help improve your billing process. We would like to highlight several aspects of our proposal.

We have shared extensive examples of our suite of reports with WRFD showing real data and processes from other ambulance services. A key to our reporting is that it has been developed to address the most rigorous requirements of the municipal finance leaders and auditors of all agencies that we serve. We have a custom reporting expert on our staff to address specific needs of your agency.

Our TRAC (Transparent Reconciliation Accounting Closing) reporting structure has worked successfully for all of our 100 EMS agencies. Additionally, our reporting is built to address the needs of your agency leaders. Our reporting was developed and is used by ambulance services to track financial metrics that allow leaders to track their performance and see trends. All reports will be provided during the end of the monthly billing cycle on a regular schedule. Additionally, each month we provide the entire set of accounting closing reports to our agencies which provide all of the backup for our regular monthly reports.

We also understand the WRFD need for transparency and access. Every month we provide the entire set of accounting closing reports to our agencies that provide all of the detailed backup to our regular monthly reports and additional reports can be generated upon request.



ProClaim remains able to work with and bill for services documented in any ePCR platform. Over the years, however, we have found several current and prospective clients are interested in exploring new ePCR options. ProClaim is now able to offer ePCR to all of our clients through new partnerships with software vendors. As such, Wading River Fire District can opt to use its current EHR Software at its own expense or, at any time, WRFD can switch to the Sansio HealthEMS software at no additional charge with the exception of a one-time new client implementation fee that Sansio charges directly to WRFD. With the Sansio option, ProClaim will absorb the cost of the EHR Suite, CAD Interface, Cardiac Monitor Integration, Faxing, and the Billing Extract throughout the client lifetime of WRFD.

### **Reducing Burden on WRFD Field and Administrative Staff**

ProClaim utilizes multiple tools and resources to take more of the billing information burden off of your field providers and administrative staff.

ProClaim utilizes Zoll RescueNet Billing Pro to locate and verify insurance and demographic information of your patients. We are able to often find patient information with a patient name and a date of birth. Proper patient signatures and proper clinical documentation are also required for billing compliance purposes.

ProClaim also uses Solutions Group Self-Pay Coverage Finder. This service performs national database searches as a next level search to locate patient insurance information. This tool is particularly helpful in finding payer information for patients who do not have local health insurance coverage.

While we very much welcome any and all information that your field staff can provide, our system has been built using tools to not require it. Members of the ProClaim team are also paramedics who understand the intersection between billing and operations. It is not realistic or a successful to put excessive billing information demands on field providers.

With the permission of Port Jefferson, we have been able to share our performance in this area with WRFD. As an example, we have been able to use these tools and processes to move Port Jefferson to a point where less than 4% of their patients are classified as bill patient.

### **Implementing WRFD Resident Billing Policies**

ProClaim has significant experience with specific resident billing policies. The vast majority of our clients do not bill residents for co-pays. ProClaim is able to provide tracking and reporting to assist WRFD with these policies.

ProClaim clients also adhere to humane billing and collection policies. Soft billing practices is our norm. Financial hardship determinations and processes are made with the smallest amount of bureaucracy as possible and can be based on specific WRFD policies.

Many ProClaim clients use the outside collection agency that we partner with. First Financial Resources (FFR) has many EMS clients and understands the specific needs and demands of ambulance service. FFR generally charges 1/3 commission fee on all money collected. The FFR service is most often used by our clients with no corresponding reporting to credit bureau to improve collections without damaging credit.

It is our understanding that WRFD would prefer to only use a collection agency for those patients who are paid directly by their insurance and do not pay WRFD. ProClaim and FFR have had a longstanding process in place to separately deal with this exact scenario. While ProClaim does have a dedicated in-house process and dedicated staff to work with patients who are paid directly, our program with FFR is an important part of dealing with these situations.

In response to the growing demands of the ambulance community, ProClaim was founded in 2001 by Joanne Orlando and Cindy Orfino. ProClaim is incorporated in New York, with each founder having an equal partnership stake. ProClaim prides itself on being a National Women Business Owners Corporation (NWBOC) and a NYC Women-Owned Business Enterprise (WBE).

From our humble start with just the two founding partners, we have expanded our client base, staff, and partnerships. Throughout this growth, we have remained committed to being a local business and providing the same level of superior service to every client. ProClaim is primarily focused on small and medium sized volunteer services and municipal ambulance services. We fully understand the unique challenges and needs of our clients.

Changes in healthcare, in particular ambulance billing and reimbursement, require knowledge and experience that only comes with working exclusively on EMS claims. Choosing a company that possesses this expertise is the first step toward financial success. With this exclusive experience in ambulance billing and collections, both Joanne and Cindy have extensive operational and management experience in the EMS industry.

Our extensive experience in the ambulance industry has taught us that financial success is dependent upon a symbiotic union between billing, operations, and the clients to whom we provide service. To that end, we maintain close relationships both internally and with our clients. When you choose to employ ProClaim's services, you become not only a valued customer, but also our trusted partner.

ProClaim is highly experienced in the intricacies and billing submission requirements of the Tri-State insurance carriers including all NYS Medicaid counties. We are 100% compliant with all Medicare, Medicaid and HIPAA regulations and continually remain current with all revisions issued by Federal, State and County agencies.

## **Operational Experience**

For each client, we manually and systematically review every transport from internal receipt of the trip report through final adjudication of the claim. Monthly invoicing and reports are specifically provided to meet each of our clients' needs. Our experience includes:

- Managing all aspects of the billing process, from paper trip report or ePCR import and coding to account resolution
- Understanding and training our Coding staff on utilizing acceptable ICD-10 and/or condition codes, as defined by the payer. This will include the review of Medicare and Medicaid definitions for medical necessity along with the proper modifiers.
- Knowledge of the submission and appeal policies of NGS, (the regional Medicare Carrier), Medicaid and the top payers in your region such as Blue Cross/Blue Shield, Emblem, and including New York State No-Fault regulations.

## **Client Service**

- Regular meetings and updates to ensure internal and external compliant billing processes.
- Coordinate month end reporting needs
- Analytical review of your key financial indicators and recommendations periodically of areas to improve revenue
- Assisting with budgeting and revenue forecasting for client
- Tracking industry trends and regulations

## **Software**

ProClaim utilizes ZOLL billing application. We maintain the most recent updates, including real-time eligibility verification. We consistently attend ZOLL seminars to provide input to ZOLL, based on ongoing needs of our clients and to stay current on all new features and functionality. The ZOLL system is exclusive to EMS Revenue Cycle and automates many of the billing processes. This facilitates ProClaim's ability to provide a faster processing time as well as reduction of any manual-related errors. This reduction of clerical functions allows ProClaim to focus on the complex areas for which true billing expertise is needed.

In addition to the utilization of the ZOLL application, ProClaim is also partnered with Zirmed. This clearinghouse provides state of the art technology for claim submission, eligibility-checking, and electronic remittance.

## **Compliance**

ProClaim partners with Pro EMS Solutions for best practices for billing compliance. Pro EMS has engaged an outside auditing firm to complete a SOC 1 Type II audit annually. We also complete an annual audit for compliance with HIPAA Security, Privacy and Breach Notification rules.

ProClaim has an extensive relationship with EMS law firm Page, Wolfberg, and Wirth (PWW). All ProClaim personnel are Certified Ambulance Coders. We also employ a Certified Ambulance Compliance Officer.

## Approach and Schedule

In order to carry out the scope of services as outlined, ProClaim has a 6 Stage Billing Process:



### **STAGE ONE**

- Trips are imported into our Zoll system by ProClaim when completed by your crew. The PDF file is also included



### **STAGE TWO**

- Each trip is reviewed for correct demographics including verification of insurance data through the use of the Zoll Billing Pro module. Zoll Billing Pro allows ProClaim to search, obtain, and verify demographic information, including social security numbers and insurance information. With minimal information from the crews, we have a greatly enhanced ability to turn private bills to patients into bills paid by patient health insurance.
- If no insurance is obtained through Billing Pro, ProClaim utilizes the Self-Pay Coverage Finder to find billable insurance for patients from thousands of payer sources nationally. This use of technology to access and search national databases decreases bills to patients and increases insurance payments to your agency



### **STAGE THREE**

- The trip is coded with appropriate charges added. The coding review includes verifying level of service, medical necessity, required CMS signatures, and ICD-10 or condition code
  - ❖ If there is no insurance available, our staff will attempt to call the patient and/or hospital. We will work with your organization to establish hospital relationships to assist in securing patient insurance and demographics



### **STAGE FOUR**

- Claims are submitted to our clearinghouse
- Deductible Management: Our solution works to attempt identification of unmet patient deductibles upfront, monitors the patient insurance in real-time, and notifies ProClaim to send the bill to the patient insurance when the deductible later becomes satisfied (usually within 45 days). This functionality helps lessen the number of your patients being billed privately due to their deductible and increases insurance receipts to your agency all while remaining withing the timely filing parameters
- Patient bills are also sent if there is no insurance available (the bill specifically asks for insurance data) or there is a balance due



## **STAGE FIVE**

- Payments are posted in batch
- Automated secondary billing commences upon posting of the primary payment
- Denials are captured and entered in a queue. Each denial is reviewed and resubmitted upon correction or appeal



## **STAGE SIX**

- Accounts are closed upon receipt of full balance due
- At the direction of your organization, unpaid patient balances can be referred to an external collection agency and/or written off for accounting purposes



### Additional Available Service Integrations

At WRFD's request, ProClaim will implement any or all of the following service integrations at **NO ADDITIONAL COST**:



After every EMS call, your patients receive a patient satisfaction survey of questions that ask about the quality of their experience. This data is collected, analyzed, and compiled into reports that provide statistical data from patient answers. These reports are a great tool to use as part of your agency CQI program.



ProClaim collects all necessary information from your agency Patient Care Reports (PCRs) and provide all necessary management and data input to participate in the CARES (Cardiac Arrest Registry Enhanced Survival) database. Cardiac arrest survival data for your agency can be important for you CQI programs and level of clinical sophistication.



ProClaim offers an adaptive turn-key solution for your tablet ePCR hardware including the necessary software, support, and training to create a smooth transition from paper or another ePCR system. These durable tablets come with appropriate connectivity and are secured with double password access, encryption, as well as the ability to remotely delete sensitive information. In the event of loss, theft or total failure, new devices are shipped out as soon as possible. Based on your agency's volume and needs, our Technology Team will work with you to identify and provide the appropriate number of Microsoft Surface Pro tablets with 24/7 support at no additional charge. If your agency requires more devices than warranted by trip volume, we can provide them upon request for the nominal monthly service charge of \$125 per device.



ProClaim offers a system of 100% CQI review. The Intelligent CQI Solution provides a comprehensive system of proprietary algorithms and human review to perform retrospective quality assurance activities and provide reports to assist in the improvement of EMS clinical care. This function reports to your agency leaders to facilitate their review calls with your EMS field providers.

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# Thank You!



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