

## **McCandless Franklin Park Ambulance Authority SUBSCRIPTION PROGRAM TERMS AND CONDITIONS**

The Subscription Program offered by **McCandless Franklin Park Ambulance Authority (“MFPAA”)**, a **non-profit tax-exempt, 501 (c) 3 organization, with its main location at 9925 Grubbs Road, Wexford, PA 15090**, is designed to help provide funding to assure the 24-hour availability and delivery of high-quality emergency medical services and other medical transportation services.

The funds collected from the Subscription Program are used by MFPAA to offset costs associated with purchasing and equipping emergency vehicles, staffing, and training of emergency medical providers and other related administrative and system costs.

Residents, or anyone purchasing on behalf of a resident, residing in one of the following municipalities are eligible to subscribe: Town of McCandless, the Borough of Franklin Park, Marshall Township, Pine Township, and the Borough of Bradford Woods.

Subscribers receive the benefit of unlimited access to basic and advanced life support emergency ambulance service, throughout the coverage area, when MFPAA is available to respond throughout the term of the Subscriptions year.

All Subscriptions expire on the DATE noted on your Registration Receipt (or Subscription Card if received). Subscriptions are typically valid for 12 months, unless pro-rated, and/or other terms are made available by MFPAA.

**The Subscription Program is neither an insurance contract nor a solicitation of insurance premiums. This is also not a solicitation to persons receiving medical assistance benefits.**

Subscribers agree and understand that MFPAA reserves the right to bill its reasonable and customary charges relating to all services rendered to subscribers of MFPAA to all available reimbursement sources. The payors of ambulance service may include the subscriber and/or their primary and secondary insurance carriers including federal health care programs (excluding Medicaid) and other commercial insurance carriers, as permitted by law, and are responsible for all charges associated with services provided under this Subscription Program.

Insurance payments, if any, are applied to the subscriber’s balance. Once all insurance payments are applied, subscribers receive a one hundred percent (100%) discount on any remaining out-of-pocket expenses (including deductibles, co-payments, etc.) related to medically necessary emergency ambulance services, provided by MFPAA, to the closest appropriate medical facility.

Subscribers are entitled to unlimited emergency medical services, as described herein, within the MFPAA coverage area, defined as the municipalities of the Town of McCandless, the Borough of Franklin Park, Marshall Township, Pine Township, and the Borough of Bradford Woods.

Subscription coverage also extends to certain types of pre-scheduled non-emergency ambulance service which is determined to be medically necessary by MFPAA. Non-emergency ambulance service is subject to availability, staffing, scheduling, equipment, and other system constraints. 24-hour notice and prior physician authorization may be required.

**Alternative medical transportation including wheelchair van transports are not included in the Subscriptions benefit package.** However, subscribers may be offered discounted rates, as permitted by law, for alternative medical transportation services including wheelchair van.

The **HOUSEHOLD SUBSCRIPTION PLAN** is designed for households which contain two or more individuals. Family coverage encompasses all residents, including dependents of the household. The family plan also provides

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coverage for guests or visitors who may become ill or injured at the address listed on the Subscriptions application. Subscribers must maintain a primary residence within the ambulance coverage area.

The **INDIVIDUAL SUBSCRIPTION PLAN** covers only the individual named on the Subscriptions application. Subscribers must maintain a primary residence within the ambulance coverage area.

Emergency Subscriptions coverage becomes effective immediately upon application acceptance and payment of the Subscription Program fees by MFPAA. However, a 30-day waiting period may be imposed on subscribers who request certain types of non-emergency services within the initial 30-day period. Emergency responses always have priority over other types of non-emergency transportation services. Emergency ambulance services are subject to emergency vehicle availability, staffing, scheduling, equipment, and other system constraints.

MFPAA, in consultation with MFPAA's Medical Command Physicians, reserve the exclusive right to make all decisions regarding medical transportation services and the destination provided to all patients, including subscribers. These decisions will be made based primarily upon the patient's medical condition at the time of service and applicable laws of the Commonwealth of Pennsylvania and other regulations as promulgated by the Pennsylvania Department of Health.

Secondary considerations include but are not limited to patient or family requests, the capability and availability of relevant medical services at a receiving medical facility, current policies and procedures and the availability of EMS system and hospital resources.

During limited times, when all available MFPAA resources are in use, MFPAA may be unable to respond and provide complete emergency services to a subscriber or 911 request, within its primary ambulance coverage area. Examples of these circumstances include basic or advanced life support treatment (including paramedic assists) and/or other emergency transport related services - when all available MFPAA resources are already in use. During these limited time periods, another ambulance service may be called upon by MFPAA and/or Allegheny County 911 Center to provide "mutual aid" assistance including basic or advanced life support or other EMS related services including paramedic assists. (Paramedic assist services are defined as an incident in which MFPAA provides basic life support and or transport services and another mutual aid organization provides the necessary advanced life support components of care including paramedic assessment and ALS treatments.)

As MFPAA has no direct control over which mutual aid service will be sent as mutual aid resources, the subscriber may be responsible for payment of certain charges set forth by mutual aid organizations.

To help reduce subscriber payment liability for mutual aid services, MFPAA has entered into reciprocity agreements with other local mutual aid organizations. However, please note that Subscriptions reciprocity coverage is not available from **all** local mutual aid services.

Subscribers are also required to fully cooperate with designated billing representatives authorized by MFPAA in their efforts to collect any and all lawful reimbursement associated with the provision of emergency medical services, non-emergency ambulance services or other applicable services rendered by the ambulance service to subscribers.

Subscribers are required to furnish all insurance numbers, authorizations and other information needed by MFPAA to submit an insurance claim to all applicable insurance carriers.

Subscribers are required to immediately remit to MFPAA all reimbursement received from any source including commercial or governmental agencies or any other third-party insurance carrier or program for services provided

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under the terms and conditions of the Subscription Program. Subscribers agree to forward to the ambulance service within 5 days of receipt, all payments received for services rendered by the ambulance service during the Subscriptions year.

Subscribers who fail to forward payments received from other sources further agree to be responsible for all legal or collection fees incurred by the ambulance service in order to recover all reimbursement received by the subscriber related to the provision of Subscriptions related services including all related costs, fees and interest.

Subscribers may also be required to notify their insurance carrier(s), their primary care physician or other applicable parties about services rendered by MFPAA in order to obtain authorization for payment of benefits directly to McCandless Franklin Park Ambulance Authority. Whenever possible MFPAA will send invoices directly to the insurer or other medical benefits provider.

Subscribers receiving ambulance and other related services will be asked to assign all rights and benefits from any applicable insurance program or medical benefits to MFPAA for services rendered throughout the term of the Subscriptions year.

Subscribers will be asked to authorize and direct all reimbursement including all reimbursement received from any applicable insurer(s) or medical benefits provider(s) to be paid directly to MFPAA.

Subscribers are responsible for payment of all charges for services rendered in good faith by MFPAA but are later determined to be a non-covered service or denied by the subscriber's insurance carriers for any reason.

Subscriptions become null and void if any subscriber relocates their primary residence to an area which is located outside of the MFPAA coverage area.

Subscription fees, along with usual and customary fees for ambulance and other services provided by MFPAA are established exclusively by MFPAA and are subject to change without written notice.

Subscription coverage applies only to persons who accept and comply with the terms and conditions outlined in this agreement.

Subscriptions are non-refundable, non-transferable and may be revoked at the sole and exclusive discretion of MFPAA.

MFPAA exclusively reserves the right to change all Subscriptions and/or service fees, and the content of these Subscriptions terms and conditions, at any time, without prior written notice or approval by subscribers.

Subscribers can Email a request to MFPAA at [mfpaa@mfpaa.org](mailto:mfpaa@mfpaa.org), for an updated copy of the Terms and Conditions at any time, or if they have any additional Program questions.