

North Metro Fire Rescue District Ambulance Membership Program (AMP) FAQs

Q) Who is eligible for the North Metro Fire AMP?

A) Citizens who live within North Metro Fire Rescue District boundaries are eligible. This includes the cities of Northglenn and Broomfield, and some areas of unincorporated Adams, Boulder, Jefferson and Weld Counties. Please contact us if you are unsure whether you are within the District's boundaries. Other eligibility requirements are discussed below.

Q) Is the North Metro Fire AMP a medical insurance policy?

A) No. The North Metro Fire AMP is not an insurance policy, nor is it intended to be a substitute for medical insurance.

Q) Do I have to hold a valid medical insurance policy to be eligible?

A) Yes. All persons listed for membership (including all persons listed in family memberships) must have medical insurance or coverage under another medical benefit provider like Medicare.

Q) Will my insurance or provider be billed for services?

A) Yes. The balance not paid by your insurance or provider (co-pays, deductible, etc.) will be paid on your behalf by the AMP to satisfy the full balance on your account up to a maximum of \$1,500 per year per member.

Q) Will I see a bill from North Metro Fire Rescue District?

A) Not usually. You will not be billed for any balance not paid by your insurance or provider unless you or a member of your family has exceeded the \$1,500 annual maximum. **YOU MAY RECEIVE AN EXPLANATION OF BENEFITS (EOB) OR REMITTANCE ADVICE FROM YOUR INSURANCE COMPANY OR PROVIDER. IT MAY INDICATE THAT YOU OWE A PORTION OF THE CLAIM. AN EOB IS NOT A BILL AND IS ONLY INTENDED TO ADVISE YOU OF THE AMOUNT PAID TO NORTH METRO FIRE FOR THE CLAIM.** Without AMP, you would be responsible for the amount in excess of the amount paid by your medical insurance provider, but with AMP, you owe nothing from your own pocket unless you exceed the maximum AMP benefit for that year.

Q) Is the \$1,500 maximum per person annual AMP benefit usually going to be enough to cover the portion of the bill not paid by medical insurance or provider?

A) For nearly every member, the answer is "yes." On average, members who receive ambulance services incur approximately \$800 per year of charges in excess of what their medical insurance or provider pays for ambulance services. Less than one percent of the members of the AMP have ever had charges not paid by their medical insurance carrier in excess of \$1,500 in one year.

Q) When does the \$1,500 per person annual limit start over?

A) The \$1,500 annual limit starts at the time of the initial acceptance into the program, or for current members, on the date of the member's annual renewal.

Q) Does the amount of the benefit paid in prior years affect the current year's \$1,500 maximum benefit?

A) No. Every member and every person listed on a family or senior membership starts over upon each annual renewal with a full \$1,500 benefit.

Q) Does the AMP cover visitors to my home?

A) No. Only permanent residents of the home, who are listed for membership on the application/renewal form, are eligible for benefits.

Q) Does the North Metro Fire AMP cover scheduled and/or routine ambulance transports?

A) No. Only 911 activated emergency transports are covered.

Q) Does the North Metro Fire AMP cover transports by other ambulance services?

A) No. Transport by other ambulance companies is not covered.

Q) Do I have to call 911 from my home to receive membership benefits?

A) No. Any emergency transport from within the District's boundaries is covered. For instance, if you call 911 for emergency transport from the Flatiron Crossing Mall, the transport is covered. If you call 911 for emergency transport from the Westminster Mall, the transport would not be covered because North Metro Fire does not respond to calls in the City of Westminster.

Q) Will you let me know when my annual membership expires?

A) Yes. All memberships expire on December 31. You will receive a notice indicating that your membership is set to expire in early December.

Q) Will I receive a membership card?

A) No. In fact, we don't even expect you to remember to tell us you are part of the AMP in the event of an emergency. We take care of everything for you! A copy is provided to all new enrollees for their records. If you need another copy of your membership materials, we will be happy to provide it.