



BCFD Boulder City Cares Ambulance Membership Program

OVERVIEW

The BCFD Boulder City Cares Ambulance Membership Program is a voluntary membership program offered by the City of Boulder City.

Subject to compliance with Program terms and conditions, the following Program benefits are available to each Covered Member:

- **Co-Payment Waived If Insurance:** If the Covered Member transported has health insurance coverage at the time of the ambulance transport, then the City will waive that Covered Member's insurance co-payment for up to two (2) ground ambulance transports per membership year if all of the following conditions are met: (1) the Boulder City Fire Department (BCFD) is dispatched through the 9-1-1 system; (2) BCFD transports that Covered Member; (3) the ground ambulance transport is Medically Necessary; (4) BCFD transports that Covered Member from a location inside the City of Boulder City's corporate boundaries to a local hospital in City of Boulder City, unincorporated Clark County within the Las Vegas Valley, City of Las Vegas or City of Henderson; (5) that Covered Member provides health insurance information in a timely and complete manner; (6) the Covered Member does not receive a financial settlement or judgment that covers the ambulance transport; and (7) workers' compensation does not cover the cost of the ambulance transport.
- **20% Reduction of Ground Ambulance Charges If No Insurance:** If the Covered Member transported either does not have health insurance coverage at the time of the ambulance transport or does have health insurance and fails to provide his/her health insurance information to City in a timely and complete manner, then the City will provide a twenty percent (20%) discount on that Covered Member's transport bill for up to two (2) ground ambulance transports per membership year if all of the following conditions are met: (1) the Boulder City Fire Department (BCFD) is dispatched through the 9-1-1 system; (2) BCFD transports that Covered Member; (3) the ground ambulance transport is Medically Necessary; (4) BCFD transports that Covered Member from a location inside the City of Boulder City's corporate boundaries to a local hospital in City of Boulder City, unincorporated Clark County within the Las Vegas Valley, City of Las Vegas or City of Henderson; (5) that Covered Member provides health insurance information in a timely and complete manner; (6) the Covered Member does not receive a financial settlement or judgment that covers the ambulance transport; and (7) workers' compensation does not cover the cost of the ambulance transport.



- **Adult and Pediatric BLS/CPR/AED Class and Certification:**¹ Once every two years and only when the membership is effective, a Covered Member may take an Adult and Pediatric Basic Life Support (BLS) - CPR/AED class offered by the BCFD at a designated City location and, after successful completion of the course, receive a digital certificate for Adult and Pediatric BLS/CPR/AED that is valid for two years. This certification will meet the educational requirements of the Southern Nevada Health District Office of EMS & Trauma System for initial and renewal certifications of BLS/CPR/AED.
- **Stop the Bleed Course:**¹ Once every two years and only when the membership is effective, a Covered Member may take a “Stop the Bleed” course offered by the City, in conjunction with the U.S. Department of Homeland Security, at a designated City location.

¹ The City reserves the right to modify the content of a class, to add a minimum age requirement for a Covered Member to take a class and to establish policies concerning a class, such as requiring a Covered Member to leave a class if his/her behavior is unsafe or disruptive.

MEMBERSHIP

Program membership is available to any person lawfully permanently residing in the United States who lives in, works in or visits the City of Boulder City, but the Primary Member (defined below) must be a natural person, must be 18 years of age or older, must lawfully permanently reside in the United States, cannot be covered by Medicaid and is the only person who may enroll in the Program and update membership information (such as adding and removing Additional Members (defined below) and updating the residence address). Three membership plans are available as follows:

- **Individual Plan:** The annual membership fee is \$75. The person who validly enrolls in the Program (referred to as the “Primary Member”) is the only person included in the membership. The Primary Member may only identify one residential location as his/her residence.
- **Family Plan:** The annual membership fee is \$125. The Primary Member and up to four (4) additional natural persons who lawfully permanently reside in the same residence as the Primary Member (each such person, other than the Primary Member, is referred to as an “Additional Member”) are included in the membership.
- **Family Plus Plan:** The annual membership fee is \$125 for the Primary Member and four Additional Members and \$10 for each Additional Member above those five people. The Primary Member, four Additional Members and an unlimited number of Additional Members (for an additional \$10 for each additional member) are included in the membership.



Medicaid payments are accepted as payment in full, so program membership is not necessary. Therefore, the program is unavailable to persons covered by Medicaid. This means a person covered by Medicaid cannot sign up as the Primary Member for this program, and a Primary Member cannot add any person covered by Medicaid as an Additional Member. A Primary Member also cannot add any person covered by Nevada Check Up or another Children’s Health Insurance Program as an Additional Member.

The membership is valid from the effective date of membership and will expire automatically on the last day of the same month of the following year. For example, if the effective date of subscription is January 19, 2020 the subscription will expire on January 31, 2021 at 11:59:59pm Pacific time. No Program benefits are available to a Covered Member after the subscription expires. The Primary Member and any Additional Members are referred to as “Covered Members.”

Program benefits are not available for a Covered Member until the membership is effective. The membership is effective as of the date that the Primary Member submits a complete application through the on-line portal, the Primary Member agrees to the Program terms and conditions by electronically signing the then-current Boulder City CARES Ambulance Membership Program Agreement, that application is processed, and full payment is received by the City.

Program benefits are available only to a Covered Member for medically necessary emergency ground ambulance transportation by BCFD from anywhere in the of City of Boulder City to a local hospital in City of Boulder City, unincorporated Clark County within the Las Vegas Valley, City of Las Vegas or City of Henderson (*e.g.*, Dignity, Henderson, Sunrise, Desert Springs, Valley, UMC, etc.). **Non-emergency transports or transfers, such as those to a doctor’s office, to home, or from one hospital to another, and any provided by someone other than BCFD, such as Community Ambulance, are not covered.**

Program benefits are not available for medical incidents that occur outside the City’s corporate boundaries, and the City does not have any reciprocity agreements with any other cities or agencies. **The City reserves the right to use third-party ambulance services in the rare circumstance where BCFD does not have ground ambulance transportation available. The charges from the third-party ambulance service are not covered under this Program. In the event Covered Member has met the eligibility requirements for reimbursement under the Program, the Covered Member may request a refund of the annual fee for that subscription year.**



APPLICATIONS AND BILLING

To enroll in the Program, an applicant must submit a complete application via the on-line portal and must pay the Program Membership fee at the fire station. Only card or check will be accepted for payment. Applications will be processed Monday through Friday, from 7:30am to 5:30pm, and not at all on City recognized holidays. If signing up during non-business hours, the application will be processed the next business day.

Subscription applications and payments may also be made in person at the City of Boulder City City Hall, but the applicant must still submit the application via the on-line portal. The Cashier is available to process payments, is located on the first floor of City Hall and is open Monday through Thursday, 07:30 am to 5:30 pm, except on City-recognized holidays:

City of Boulder City
City Hall
Cashier
401 California Ave
Boulder City, NV 89005

Once an application is processed and payment is received, receipt and proof of membership for all Covered Members will be sent electronically to the email address of the Primary Member. Primary Members without an email address will receive a receipt and proof of membership for all Covered Members via the US Postal Service.

As part of the application, the applicant must provide his/her full legal name, date of birth, address, telephone number and health insurance information (if any), and the full legal name, date of birth and health insurance information (if any) for each Additional Member.

If the Primary Member moves to a different residence, wishes to add or remove an Additional Member or would like to make another update to his/her membership information, the Primary Member must make the change via the on-line portal or by calling the telephone number provided by the City. A change to add an Additional Member is not effective and Program benefits are not available to any Additional Member(s) added until after the Primary Member provides all required information for each person, pays any additional amount due, the requested change is processed and the update is reflected in the Primary Member's membership account.

A notice to renew Program membership will be emailed approximately 90 days prior to the membership expiration date. Primary Members without an email address will receive notification via the US Postal Service. If the Primary Member does not receive a notice at least two weeks before the membership expires, please contact the BCFD Boulder City Cares Ambulance Membership Program at BCFD-EMS@bcnv.org.



To renew a membership, the Primary Member must submit a complete application through the on-line portal, agree to the Program terms and conditions by electronically signing the then-current Boulder City Cares Ambulance Membership Program Agreement and submit full payment of the membership fee to the City. If the Primary Member renews his/her membership before it lapses, the membership will be valid from the effective date of membership renewal and will expire automatically on the last day of the same month in the following year. Otherwise, a membership renewed after expiration is valid from the effective date of membership renewal and expires automatically on the last day of the same month in the following year. The effective date of membership renewal occurs after all of the following events occur (on the date the last of these events occurs): the Primary Member submits a complete renewal application, the Primary Member agrees to the Program terms and conditions by electronically signing the then-current Boulder City Cares Ambulance Membership Program Agreement, the renewal application is processed and full payment is received by the City.

Program membership fees are non-transferrable and non-refundable.

Program terms and conditions, benefits and fees are subject to change at the time of membership renewal at the City's discretion.

PAYMENT FOR EMERGENCY MEDICAL TRANSPORTATION

The Program is not an insurance policy. When BCFD provides emergency transportation to a Covered Member, the City will bill either his/her health insurance plan or the Covered Member if he/she does not have insurance at the time of the incident.

Payment of the membership fee constitutes the Covered Member's authorization for the City to charge, to the extent available, all health insurance, Medicare and other coverage for emergency medical transportation.

If the Covered Member's health insurance pays the City's bill for services, the City will write off the amount the Covered Member is responsible for paying as a co-payment.

If a Covered Member has health insurance at the time of the incident but refuses to provide the information, or does not provide it in a timely or complete manner, the Covered Member will receive a twenty percent (20%) reduction on the bill and will be responsible for one-hundred percent (100%) of the adjusted balance even if the Covered Member later provides that health insurance information.

If the Covered Member's health insurer sends the payment for the City's services to the Covered Member or another person on the Covered Member's behalf instead of the City, the Program member must immediately remit to the City the amount of that payment.



The Covered Member must notify the City if the incident involves workers' compensation or was caused by a third-party and if the Covered Member is represented by an attorney in connection with the incident.

If a Covered Member receives a financial settlement or judgment that covers the ambulance transport or if workers' compensation covers the City's services, the Program benefits that reduce the City's bill are not available to the Covered Member and the total amount billed by the City is due and owed to the City by the Covered Member.

CITY EMPLOYEES

If a full-time City employee wishes to enroll as a Primary Member and have the membership fee deducted from his/her paycheck, the above Program terms and conditions are modified as follows:

- a. Instead of paying the membership fee upfront for the annual membership, the City employee may have the fee divided by 26 and deducted from his/her bi-weekly paycheck.
- b. The City employee must also provide his/her employee identification number on a membership application.
- c. The membership is effective as of the date that the Primary Member submits a complete application through the on-line portal, the Primary Member agrees to the Program terms and conditions by signing the then-current Boulder City CARES Ambulance Membership Program Agreement, that application is processed and the first payment of the membership fee is deducted from the City employee's paycheck.
- d. If the City employee's employment is terminated before the entire annual membership fee is deducted for his/her membership, the City will deduct the balance due from his/her last paycheck.