Presorted Standard Permit No. 25

**Humboldt General Hospital EMS Rescue's** 

# GROUNBold

**Ground Transport Membership Program** 

## **Protect Your Family**

If you or someone in your family requires a Humboldt General Hospital ambulance, will your out-of-pocket expenses be covered? HGH's average ambulance bill is lower than most comparable programs in the nation, but if you have a high Medicare or insurance deductible, or are on a fixed income, it may be difficult to cover those costs.

Humboldt General Hospital wants to help you and your family members in the event of a medical emergency. We are pleased to introduce the Humboldt General Hospital EMS Rescue **GROUNDGold** Ground Transport Membership Program, which will help pay for medically necessary Critical Care Ground Transport to the hospital where you will receive the most appropriate medical care.

HGH's membership plan is available to those with primary insurance within the HGH EMS Rescue service area, which includes all of Humboldt County, portions of Lander and Pershing counties and southern Oregon. By signing up now for our \$55 membership, you will become a **GROUNDGold** member who is entitled to our life- and cost-saving service.

**GROUND***Gold* is not an insurance policy, nor is it meant to be a substitute for health insurance. If you have no insurance or other coverage, or if your insurance company or other payer denies payment, you will be responsible for the payment of all ambulance fees; however, HGH EMS Rescue will provide a 20 percent discount for **GROUND***Gold* members.

For just \$55 a year, your household will be covered for up to 10 medically necessary HGH EMS Rescue ambulance transports per year. With **GROUNDGold**, you're covered whether you live at home, in a senior care facility or in a nursing home. **GROUNDGold** does not cover any of the air transport services that Humboldt General Hospital uses including helicopters or fixed wing aircraft.

## **Protect Your Employees**

Businesses within the **GROUND***Gold* service area can also protect their employees and their families for a nominal annual fee. Consider adding a **GROUND***Gold* membership to your employees' benefits package. Just like our individual plan, HGH EMS Rescue will transport your employees and/or their family members who are

"Thank you for offering this plan.
It's just one less thing to worry about in the event of a family emergency."

—Humboldt County mother of 4

experiencing a medical emergency. Not only will this plan afford your employees and their families great peace of mind, but your business can significantly cut down on group medical costs as well. Contact HGH EMS Rescue for group pricing.

#### **Save Thousands**

When you become a member of Humboldt General Hospital EMS Rescue's **GROUND** Gold Ground Transport Membership Program, you pay only your mandated deductible, if you have insurance coverage. If you don't have insurance, or if your payer denies payment, HGH EMS Rescue will provide a 20 percent discount, saving you hundreds and even thousands of dollars. Why take the risk? Join now!

#### **Our Commitment**

HGH EMS Rescue is committed to providing superior advanced life support to the residents within its service area. We work hard on behalf of all our local residents to provide the most professional and compassionate service available.

From our first contact with medical dispatch, to our arrival on scene, to providing exceptional patient care and transport to the hospital where you will receive the most appropriate medical care, HGH EMS Rescue is committed to making this a seamless process, removing unnecessary stress on both patients and their loved ones.

Your **GROUND** membership not only allows HGH EMS Rescue the opportunity to help save your life . . . but your life savings as well.





HGH EMS Rescue can save your life ... and

Become a member today.

HGH EMS Rescue can
save your life . . . and
your life savings.

Humboldt General Hospital EMS Rescue's

GROUNB

**Ground Transport Membership Program** 





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**Humboldt General Hospital EMS Rescue's** 



**Ground Transport Membership Program** 

### **FAQs**

- **Q.** Who is eligible for the Humboldt General Hospital EMS Rescue **GROUNDGold** Ground Transport Membership Program?
- **A.** Citizens who reside within the Humboldt General Hospital EMS Rescue service area, which includes all of Humboldt County, portions of Lander and Pershing counties and southern Oregon.
- **Q.** Is the **GROUND***Gold* Ground Transport Membership Program a medical insurance policy?
- **A.** No. **GROUND***Gold* 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 must have medical insurance, or coverage under another medical benefit provider. Medicare is considered a medical benefit provider.
- **Q.** Will my insurance or provider be billed for services?
- **A.** Yes. Any balance not paid by your insurance or provider (co-pays, deductible, etc.) will be paid on your behalf by **GROUND** to satisfy the full balance on your account.
- Q. Will I see a bill from Humboldt General Hospital EMS Rescue?
- A. No. You will not be billed for any balance not paid by your insurance or provider. However, 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. This is not a bill, and simply communicates the amount paid to HGH EMS Rescue for the claim. Under normal circumstances, you would be responsible for the remaining balance, but with membership, you owe nothing from your own pocket.
- Q. Does my **GROUND** membership cover visitors to my home or business?
- A. No. Only permanent residents of the home, who are listed for membership on the

"This is an amazing opportunity for me as a business owner to offer my employees a great benefit. Thank you." —Humboldt County business owner

application/renewal form, are eligible for benefits.

- **Q.** Does my **GROUND***Gold* membership cover scheduled and/or routine ambulance transports?
- A. No. Only 9-1-1 activated emergency transports will be covered. Additionally, GROUNDGold covers medically necessary transports to or from a medical facility. Transport by any other ambulance service is not covered, nor is any type of air transport, including helicopters or fixed wing aircraft.
- **Q.** Do I have to call 9-1-1 from my home to receive membership benefits?
- A. No. Any emergency transport made within the **GROUNDGold** membership boundaries is covered. For instance, if you call for emergency transport from a Winnemucca grocery store, that would be covered. If you call 9-1-1 for emergency transport from a mall in Reno, that would not be covered, as we do not respond in the City of Reno.
- **Q.** Will you let me know when my annual membership expires?
- **A.** Yes. You will receive a notice indicating that your membership is set to expire approximately two to three weeks before the expiration date. At that time, you will be given the opportunity to renew your membership.
- Q. Will I receive a membership card?
- A. Yes. Your GROUNDGold Ground Transport Membership Program card will include your member information as well as the expiration date for your membership. It would be helpful for you to carry it in your wallet, but we will also have your information on file.





## **Membership Enrollment Form**

Type of Membership Requested:	□ New	□ Renewal	□ Git
	One Year \$55		
	Two Years \$105		
Insured Applicant:			
DOB:	SSN#:		
Insurance Name:			
Group#:	Ins. Phone: _		
Have Mariling Address			
Home Mailing Address:			
City/State/Zip:			
Home Phone:			
Dependent Family Members:			
Name	DOB		Relationshi
You may pay by *check, money ord	eror		
Credit Card: Visa Ma	astercard		
Credit Card#:			
Exp. Date://			
Signature:			
*Please make checks payable to: Humb funds and expires one year from activati Send membership application to: Humbo Street, Winnemucca, Nevada 89445.	oldt General Hospital. Moion date. Please attach d	embership begins copies of current in	nsurance card

775.623.5222, ext. 1360

## **GROUNDGold** Membership Agreement

This is not an application for an insurance policy. Please read the following before enrolling in the Humboldt General Hospital EMS Rescue **GROUND** Gold Ground Transport Membership Program.

I understand that the \$55 membership fee for the Humboldt General Hospital EMS Rescue **GROUNDGold** Ground Transport Membership Program covers my portion of HGH EMS Rescue's paramedic ambulance services that are medically necessary, and that are applied to co-insurance or deductibles by insurance or Medicare. "Medically necessary" is defined as a specific need for ambulance transportation to or from a health care facility (such as a 9-1-1 emergency call, non-emergency request, or an interfacility transfer) within HGH EMS Rescue's primary service area, where use of other forms of transportation, such as private car or taxi, would be medically inappropriate. I understand that HGH EMS Rescue can require physician certification of medical necessity. I also understand that if abuse of the service is found to exist, my membership may be terminated.

I understand that my **GROUNDGold** membership covers those persons who permanently reside in my household and who are included on this application. A "household" is defined as all persons who permanently reside at the "Head of Household's" physical address, in a senior care facility or in a nursing home.

I understand that **GROUND** *Gold* membership is available only to legal residents of HGH EMS Rescue's primary service area, which includes all of Humboldt County, portions of Lander and Pershing counties and southern Oregon.

I understand that **GROUND** *Gold* membership does not cover the service of any type of air transport including helicopters or fixed wing aircraft.

I understand that **GROUNDGold** is not an insurance policy, nor is it meant to be a substitute for health insurance. I agree that if I have no insurance or other health coverage, or if my insurance company or other health benefits payer denies payment to HGH EMS Rescue because it determines that my ambulance services were not payable, I will be responsible for the payment of the fees for those services. I agree to pay the fees less a 20 percent discount granted by HGH EMS Rescue because I am a **GROUNDGold** member.

I understand that this membership plan does not cover the service given by other providers, including other 9-1-1 providers who provide back-up.

Medicaid patients receive full coverage for services. Therefore, there is no reason for Medicaid patients to become

I understand that the **GROUND** gold program limits the number of transports per household membership to 10 per year

I understand that my membership is non-transferable and non-refundable.

I understand that the effective date for my membership is the date that HGH EMS Rescue receives my completed and signed Membership Application and fee, and is effective for one year, until the expiration date listed on my membership card.

ASSIGNMENT OF BENEFITS: I understand that my **GROUND** membership is not an insurance plan and that HGH EMS Rescue will bill and receive payments from my insurer or third party (such as Medicare, Blue Cross, etc.). I hereby authorize all benefits to be made directly payable to HGH EMS Rescue. If I have Medicare, I request that payment or authorized Medicare benefits be made on my behalf to HGH EMS Rescue for any ambulance service provided to me by HGH EMS Rescue. If I receive payment from Medicare or my insurance company, I will immediately forward that payment to HGH EMS Rescue. If I do not, I understand that my membership may be terminated and I will be billed full charges for HGH EMS Rescue services. I acknowledge that I am responsible for payment of ambulance services.

LIFETIME SIGNATURE AUTHORIZATION: To facilitate processing, I authorize the release to HGH EMS Rescue, the Centers for Medicare and Medicaid Services, or other insurer of any medical information or documentation held by anyone necessary to process a claim now or in the future, and further assign and authorize such payments to HGH EMS Rescue. I permit a copy of this authorization to be used in place of the original.

HGH EMS Rescue is compliant with HIPAA regulations. A copy of our Notice of Privacy Practices is available upon request.

If you are already a member of **GROUNDGold**, your renewal application will be mailed to you. If you have not received your renewal materials call (775) 623-5222, ext. 1360.

Each household member over the age of 18 must agree to the above terms. The insured applicant must sign and date the application showing that he/she has read, understands and agrees to the **GROUNDGold** terms. Send the completed and signed application along with your payment to: Humboldt General Hospital, c/o HGH EMS Rescue, 118 E. Haskell Street, Winnemucca, Nevada 89445.

Insured Applicant Sign: \_\_\_\_\_/Date: \_\_\_\_\_/Date: