



**Ambulance Service
of New South Wales**

excellence in care

Patient Hardship Policy



Hardship Policy

The Ambulance Service of NSW (the Service) is required to charge fees for services provided to patients. In many cases patients are charged at a reduced rate (as NSW residents) or are exempt from ambulance charges (eg certain pensioners). The policy sets out arrangements for fee exemptions; how to apply for a waiver of fees on the grounds of hardship and the types of circumstances that may be considered for waiver.

In particular the Service is committed to working with patients who are experiencing hardship, whether financial or non-financial. Our staff will be compassionate, and we aim to treat all patients with dignity and respect without making value judgements. Patients who are identified as experiencing some form of hardship will be protected from further recovery action (eg debt collection and legal action) while consideration of their circumstances is in progress.

DEFINITION OF HARDSHIP

A patient experiencing hardship is someone who is experiencing either financial or non-financial difficulties.

Where a patient is experiencing financial hardship, the patient will have the intention to pay but not have the financial capacity to pay within the timeframe set out by the Service's payment terms. Financial hardship may be either permanent or temporary. Likely indicators of financial hardship include:

- > The patient being eligible for Government funded concessions such as a Health Care Card, social security benefit or pension;
- > The patient requesting information regarding alternative payment arrangements;
- > The patient self assessing their financial status; and
- > The patient experiencing a sudden change of circumstances that adversely affects their finances.

Non-financial hardship may occur for a variety of reasons, and render a patient unable to attend to their affairs for a period of time. Such persons will be considered to be experiencing hardship where they are able to communicate this status to the Service.

While the above list is an indicator of possible hardship, each patient will have their individual circumstances considered by the Service. Due to the nature of the Service's business it interacts on a daily basis with people who are distressed, injured or in situations that give rise to personal stress. Such situations will not, in and of themselves, be considered to be circumstances giving rise to hardship.

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RIGHTS OF PATIENTS EXPERIENCING HARDSHIP

Patients who in the Service's opinion are experiencing hardship have the right to:

- > Be treated compassionately and with dignity and respect by staff of the Service without value judgements being made, and to have their circumstances kept confidential;
- > Receive information about alternative payment arrangements and exemptions that may be appropriate to their circumstances;
- > Negotiate a payment arrangement that is mutually acceptable to the patient and the Service. This may include deferral of payment or negotiation of a payment plan;
- > Choose from the various payment methods available to patients, and receive written confirmation of agreed payment arrangements within 10 working days of the agreement being reached; and
- > Be protected from debt collection and legal action during the negotiation of payment terms, and while the patient continues to make payments according to any agreed schedule of payments.

Where a patient is determined not to be experiencing hardship in the context of this policy or fails to meet the agreed payment arrangements or chooses not to provide information required under the policy, the Service will follow normal debt recovery practices.

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AMBULANCE SERVICE CHARGES

The Service charges patients for emergency and non-emergency ambulance services. Charges are determined annually by the NSW Independent Pricing and Regulatory Tribunal. Charges are available from the Service's internet site at <http://www.ambulance.nsw.gov.au/docs/090630fees.pdf>

Ambulance charges are not covered by Medicare.

For NSW residents and residents of States and Territories that have reciprocal rights arrangements with NSW, the NSW Government subsidises Ambulance transport so that the patient only pays 51 per cent of the cost of the services provided.

For interstate residents in States and Territories that do not have reciprocal rights arrangements with NSW, the Service will charge the full cost of the services provided.

As part of the NSW public sector, the Service is required to take all practical means to recover debts owing to the Service. Money recovered from patients is used to provide services to other patients in need of emergency medical care.

EXEMPTIONS AND WAIVERS OF CHARGES

The information below provides a summary of complex billing rules and policies. When considering individual circumstances the Service will refer to the full text of the billing rules or policy.

Insured Persons

Patients who hold private health insurance either for hospital cover that includes Ambulance services or Ambulance only cover should refer any invoices received from the Service to their insurer. Instructions for how to do this are included on the back of the invoice.

Concession Card Holders

The Service does not charge Concession Card Holders for the provision of emergency ambulance services (refer above for interstate residents). Concession card holders are holders of:

- > Pensioner Concession Cards;
- > Health Care Concession Cards;
- > Commonwealth Seniors Health Care Concession Cards; and
- > Eligible Department of Veterans Affairs Health Care Cards. Note that the Service charges the Department of Veterans Affairs (DVA) for services provided to these patients. DVA determines eligibility of individuals for free Ambulance services. Where DVA does not cover the cost of the provision of ambulance services, patients will be charged.

For non-emergency services the Service will usually provide free transport to concession card holders (refer above for interstate residents). However where concession card holders who are NSW residents (or who are covered by a reciprocal rights arrangement with another State or Territory) are seeking to be transported to or from interstate, purely to be closer to family and friends, the Service will charge the concession card holder the full cost of the transport.

Other Exemptions

The Service does not charge for services provided to:

- > Wards of the State and others for whom the responsible Minister is providing financial assistance for their care;
- > Victims of sexual assault requiring inpatient treatment at a public hospital;
- > Victims of domestic violence and child abuse where the invoicing of the patient could be detrimental to their wellbeing; and
- > 'Treat not transport' services provided to emergency services workers while on duty.

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Waivers

The Service will consider the waiving of charges in the following circumstances:

- > *Applicants for Income Support* – persons who have made an application for a Health Care Concession Card or Pensioner Concession Card prior to the event, on the production of documentary evidence from Centrelink;
- > *Refugee Status* – persons who have been granted or are applying for refugee status. Evidence must be provided through a statement from the appropriate authority;
- > *Good Samaritans* – persons who render assistance to a person or persons placed in a life threatening position eg a neighbour who enters a burning house. These cases will usually be documented by paramedics on the scene and no charge levied;
- > *Deceased Parents/Guardians* – A sibling or siblings under the age of 18 years who through the event is the only survivor or survivors of the immediate family eg due to motor vehicle accident or house fire. These cases will usually be documented by paramedics on the scene and no charge levied; and
- > *Deceased Child* – the parents of a deceased child. These cases are usually documented by paramedics on the scene and no charge levied.

The Service will consider waivers for financial hardship or other reasons on a case by case basis. Refer below for how to request consideration in your circumstances.

HOW TO REQUEST AN EXEMPTION, WAIVER, DEFERRAL OF CHARGES OR A PAYMENT PLAN

Invoices may be sent to patients who are eligible for an exemption or a waiver as the Service may not have sufficient details at the time of levying the charges.

Patients who meet the criteria for an exemption or waiver of a charge should provide the relevant information – as detailed on the back of the invoice or in this policy – to the Service, or provide details of their circumstances that would qualify them for an exemption or waiver, along with details of the invoice. Requests for deferral of charges or to enter into a payment plan should also be directed to the Service as follows:

- > The Customer Service Centre on 1300 655 200; or
- > In writing to:
Revenue Accountant
Ambulance Service of
New South Wales
Locked Bag 105
ROZELLE NSW 2039

Where patients are requesting the waiver of charges due to financial hardship, sufficient documentary evidence of the applicant's financial position will need to be provided. This may include copies of a current bank statement or evidence of annual income such as an Income Tax Assessment. A declaration as to your financial status should be made in writing.

It should be noted that the Service will rarely agree to the waiver of charges for financial hardship where the applicant is not the holder of a Concession Card. The Service will instead negotiate either the deferral of the debt or a payment plan based on the individual circumstances of the applicant.