



City of West Covina Ambulance Subscription Service - FAQ

Q. What is the Ambulance Subscription service?

A. The Ambulance subscription program is a program designed to allow City of West Covina residents protection for their families from out-of-pocket expenses related to emergency care provided by the City of West Covina Fire Department for all legal dependents of your household.

Q. How often can I use the service?

A. The service covers you and all legal dependents of your household residing on the property as many times as emergency ambulance transportation services are needed during the year.

Q. Where can I use the service?

A. The program is only offered to residents of West Covina for emergency ambulance transport services provided by the West Covina Fire Department.

Q. How can I apply?

A. You can obtain an application at any of the following locations or from our website at www.westcovina.org:

1. Any West Covina Fire Station
2. Senior Center
3. Community Center
4. City Hall – Finance Department Room 308.

OR

A. You can then submit that application with payment to the following address:

City of West Covina – Business Support Center
ATTN: Ambulance Subscription Program
8839 N CEDAR AVE #212
FRESNO, CA 93720
Make checks payable to: City of West Covina

OR

A: You can also apply online at: Westcovina.hdlgov.com or call (888) 602-0239

The following payments are accepted online or via phone are as follows:

Check, Visa, MasterCard and Discover

Q. What types of services are covered under this subscription?

A. All emergency ambulance transportation to receiving hospitals provided by the City of West Covina Fire Department are covered.

Q. What is the fee for this subscription?

A. \$70.00 per year

Q. If I own a business is my business including employees eligible for this service?

A. At this time we are only offering this program to Residents of the City of West Covina.

Q. Who is covered under my subscription?

A. All legal residents of your household.

Q. What does “legal” residents mean?

A. All members of your family who reside in the home.

Q. What if someone gets hurt in my house (guest) are they covered under my subscription?

A. Only legal residents of the household are covered under this subscription program.

Q. How does the billing work?

A. Billing will be sent one month to six weeks in advance of your subscription expiration date. Payment must be received or postmarked on or before expiration date to continue your subscription. If paid after expiration date you will not be covered under the program until subscription is renewed. Once subscription is renewed the date that the City receives the payment will become your new effective date and will expire the last day of the anniversary month, of the following year, when the subscription became effective.

City of West Covina Ambulance Subscription Service– FAQ (cont)

Q. If a private ambulance company provides transportation, does this subscription cover those costs as well?

A. No.

Q. What does the subscription not cover?

A. Subscription does not cover any medical services or transportation from private ambulance companies. Subscription does not cover any non-emergency ambulance transportation.

Q. What if I don't have subscription?

A. If you are a subscriber to this program you will have no out of pocket expenses for medical services and transportation provided by the West Covina Fire Department. If you do not subscribe to this program you may pay out of pocket expenses over \$1200.

Q. I am retired and only have Medicare/Medical coverage: should I enroll in the Ambulance Subscription Program?

A. You will need to check with your current medical insurance company to verify if a co-pay is required. If you are a Medi-Cal recipient or your medical insurance does not require you to pay a co-pay for ambulance transportation, this program would not be beneficial to you.

Q. When can I enroll in the program?

A. You can enroll in the program at any time. Subscription begins the date we receive your application and expires on the last day of your anniversary month.

Q. Is the subscription fee prorated?

A. No. Membership begins upon receipt of payment by the City and terminates on the last day of anniversary month.

Q. Does the subscription cover members of my household outside the City of West Covina?

A. Your subscription **only** covers legal household members who receive services provided by the City of West Covina Fire Department within the city limits.

Q. What if I belong to a paramedic membership program in another city?

A. Your subscription services with that city are not valid within the City of West Covina. You will only be covered in the City of West Covina if you are a resident and a member of the City of West Covina Ambulance Subscription Program. Only **emergency** ambulance services provided by the City of West Covina Fire Department are covered under this program.

Q. Is non-emergency ambulance transportation covered to or from a hospital, doctor's office, rehab facility or retirement home?

A. No. **Only emergency** ambulance services provided by the City of West Covina Fire Department are covered under this program.

Q. Why do I need to join if I already have medical insurance?

A. There is no guarantee that your insurance company will cover the charges. The charges may be denied or only partially paid, or your deductible or cap limit may result in an unpaid balance for which you are responsible. As a subscriber you don't have those worries since you are not responsible for any out-of-pocket costs. Belonging to the Ambulance Subscription program gives you peace of mind in not having to worry whether your insurance will pay the medical bill. The \$70.00 annual fee is only a fraction of most insurance companies' deductibles. As always, you will need to check with your current medical insurance company to verify if co-pay is required. If you are a Medi-Cal recipient or your medical insurance does not require you to pay co-pay for ambulance transportation, this program would not be beneficial to you.

Q. What happens if I am not an Ambulance Subscription Program member and I use ambulance services?

A. Whether or not you are an Ambulance Subscription Program member, you will always receive the highest level of emergency treatment. As a non-member of the Ambulance Subscription Program, you will be billed for the services. You may give the bill to your insurance company but you will be ultimately responsible for all service charges. There is no guarantee that your insurance will pay in full for the treatment that you received as health insurance plans vary. Check with your provider to verify coverage.