

TRI-TOWN EMS  
BOARD OF DIRECTORS MEETING  
Wednesday, December 13, 2017  
Pembroke Town Hall  
311 Pembroke Street  
Pembroke, New Hampshire 03275

The meeting of the Tri-Town Board of Directors was called to order by Chair Mulholland at 3:30 p.m.

Present on the Board: Harold Paulsen, Mike O'Meara, Bob Bourque, Shawn Murray, Shaun Mulholland, Dave Jodoin and Hearshell VanLuven

Present on the Staff: Chris Gamache, Director

**Proposed 2018 Fee Schedule**

Mr. Gamache stated that the fee schedule was last changed in 2016. Tri-Town is now in the 50<sup>th</sup> percentile amongst all EMT services in southern New Hampshire. The proposed changes to the BLS, ALS1 and ALS2 rates, which were explained in detail at the November meeting, bring Tri-Town in line with other 24/7 paramedic-level services. The Detail charge would increase from \$30 to \$38; Ambulance Detail would increase from \$80 to \$100. The charge for a CPR course would increase from \$50 to \$65. Employees of the towns of Allenstown and Pembroke would not be charged for CPR courses. The service will continue to rely on tax support to cover expenses. Mr. Gamache next reviewed proposed Billing Rules. One change proposes that bills for residents of Allenstown and Pembroke with Medicare only and no supplemental insurance who are unable to pay the 20% co-pay would not be sent to collections. Residents of the two towns with no insurance would be billed only the Medicare allowable amount.

Chair Mulholland noted that this is a public hearing but no members of the public were present to comment.

Mr. O'Meara said that the proposals are reasonable, being average for southern New Hampshire.

Mr. Jodoin asked how they know that patients whose accounts are written off can't afford to pay. He said they would be treating patients differently because of age.

Mr. Gamache said that they are not going to perform verification. He has been assured that this policy doesn't violate anti-kickback laws. The patients either pay for services or they pay via property taxes. This cleans up the billing and is good PR for residents.

Mr. Bourque asked Mr. Gamache if he has an estimate of the amount of lost revenue this represents.

Mr. Gamache said he would check for this data.

Mr. Jodoin said that those with insurance and a high deductible, might ask why they have to pay.

Mr. Gamache said they had to draw the line somewhere. If people have no supplemental insurance it is usually because they can't afford it.

Chief Murray said that perhaps they should establish a process for proving financial hardship, based on the national poverty rate. He said that ComStar could do this for Tri-Town.

Mr. Gamache said that they have a process in place and don't accept the ComStar process. Tri-Town's process is lengthy – similar to the tax abatement process. Some patients don't want to provide the information. And some people don't call for an ambulance when they need one because they owe Tri-Town money from a previous bill. He said that he thinks this is the right thing to do, but it is not his decision.

Mr. VanLuven asked about Medicaid patients.

Mr. Gamache responded that Medicaid is not an issue. These patients are billed for \$1,200 and this is automatically knocked down to \$198 – the rate plus mileage. They can't be billed for the balance. If they have both Medicare and Medicaid, the 20% patient responsibility goes away.

Mr. Bourque asked if Mr. Gamache had a ballpark figure for the amount of revenue that would be lost because of this policy.

Mr. Gamache responded that, based on 2017 data, this would be about \$20,000 (200 patients @ \$100 each). He said that the \$50 increase in the transport charge from the last rate change translates to an additional \$40,000 to \$50,000 in revenue. His reasoning is that some of this revenue would offset the lost revenue from Medicare-only patients. Regarding patients with no insurance, a very low percentage of these actually pay their bill. They tend to pay in full or not at all. Reducing the bill from \$1,500 to \$500 would make it seem more manageable.

Mr. Jodoin asked if anyone else had the concerns he has. He said he has no problem helping out those on a fixed income or the elderly, but it looks like they are going after those with insurance to subsidize others. Some people with insurance are still scraping to get by. They might ask why they have to pay their high deductible.

Mr. Gamache asked if Pembroke had a property tax reduction for the elderly.

Mr. Jodoin said that they did.

Chair Mulholland said that this is a philosophical issue, not a legal one.

Mr. Bourque asked Mr. Jodoin what he would propose.

Mr. Jodoin said that, although it is a pain, he likes the idea of the type of documentation required for a tax abatement. Some people on Medicare have a lot of money, and some young people with insurance are not wealthy. Beyond income, bank balances and other assets need to be provided. Assets must be liquidated before assistance is provided.

Mr. VanLuven asked if the ComStar process is an option.

Mr. Gamache said whatever is done, it should be unilateral. It is too much work otherwise. He said that he was just trying to give a benefit. He said ComStar could flag residents of Allentown or Pembroke with only Medicare.

Chief Murray said that ComStar will include a note on their bills, with a phone number to call if a patient needs assistance. He asked how much more ComStar might charge to check on financial hardship.

Mr. Gamache said that they won't do the Tri-Town process. It's too involved. Tri-Town goes beyond income to include information on expenses, assets and bank balances. If the service adopts the ComStar process, there is no work required by Tri-Town.

Mr. Bourque said that taking the word of the patient is not good enough. He said he can see where Mr. Jodoin is coming from.

Mr. VanLuven said that he likes the idea of being proactive. The elderly worry about money and paying their bills. They worry about cab fare home from the hospital if they are transported by ambulance.

Chief Paulsen said that he has a problem with a free pass, and a problem if bank balances are not considered.

Mr. Jodoin said that these patients can be told that there are means available and not to worry. They can be told who to contact regarding assistance. He noted that there is a pride factor.

Chair Mulholland said that insurance rates are going higher because those with insurance are paying for those without. Regarding the regulatory environment at the federal level, if they eliminate Affordable Care which requires people to have insurance, there will be a larger group without insurance. Most companies are going to higher deductibles, and when a third party pays the deductible directly to the patient, they are not necessarily turning around and paying us. On the other hand, there are those who pay and then don't eat.

Mr. Bourque said the place to start before giving patients a free pass is to check their financial status. They should prove hardship. It shouldn't be automatic.

Chair Mulholland said that it is 'garbage in, garbage out' because they may not provide all of the documents. If they lie and get caught, that is a different situation.

Mr. Gamache said there are about 114 accounts in collections now that would fall into this category; probably the majority are residents.

Mr. Bourque said that the current practice is for Mr. Gamache to bring a case before the Board for a decision. If no proof of hardship is required, everyone will do it.

Mr. Gamache said that there is also the situation with the self-pay patients, those with no insurance. ComStar has the ability to verify this.

Mr. Jodoin said that from January through November of 2017, the allowance for uncollectible is over \$360,000.

Mr. Gamache said that much of that is Medicaid patients who have an 80% reduction and Medicare patients with a 60% reduction. With a total of 773 transports so far in 2017, 220 had private insurance and about 500 had Medicare and or Medicaid. This is a 60% to 80% reduction on 500 runs.

Chair Mulholland asked the Board members if they want to act on this now, bifurcate the issue, or hold off on both. He said that not acting on the proposed 2018 Fee Schedule is not a good idea.

#### **Act on proposed 2018 Fee Schedule**

On motion of Mr. O'Meara, duly seconded by Mr. Bourque, it was voted to approve the proposed 2018 Fee Schedule and table the Billing Rules for more discussion.

#### **Nominations and election for Chairman, Vice Chairman, and Secretary for 2018**

Chair Mulholland said he wasn't sure about the appointment of the Tri-Town representative. Assuming that a representative can serve for a maximum of two years, he suggested that Hearshell VanLuven be asked to serve another year.

Mr. Bourque nominated Mr. Mulholland as Chairman. Mr. Mulholland said that he could not accept the nomination and would explain later. He said that the Chairman has been from Allentown for two years, so the Board might wish to nominate someone from Pembroke. Otherwise, he will nominate Mr. O'Meara.

Mr. Jodoin nominated Chief Paulsen. The motion was seconded by Mr. Bourque. Mr. O'Meara said that he supports the nomination of Chief Paulsen. Chief Paulsen was elected unanimously.

On motion of Mr. Jodoin, duly seconded by Mr. Bourque, it was voted to elect Mr. O'Meara as Vice Chairman.

On motion of Mr. Bourque, duly seconded by Mr. O'Meara, it was voted to elect Mr. Jodoin as Secretary.

#### **Approve minutes of previous meeting**

Chief Paulsen brought attention to two errors in the minutes of the October 11, 2017 meeting. He did not make the comment about the Michelin tires which was attributed to him. It was probably Chief

Murray. The wound care training provided by Tri-Town on October 25, 2017 was for the Pembroke Police Department, not the Fire Department.

On motion of Mr. Bourque, duly seconded by Mr. O'Meara, it was voted to approve the minutes of the October 11, 2017 meeting as amended.

### **Approve expenditures**

On motion of Mr. Bourque, duly seconded by Chief Murray, it was voted to approve the following 2017 manifests presented by Mr. Jodoin: Accounts Payable, 12-13; Payroll, 12-7; Accounts Payable, 11-17; Payroll, 11-22; Payroll, 11-9; Accounts Payable, 11-3; Payroll, 10-26; Accounts Payable, 10-16.

### **Approve purchase order**

Mr. Gamache presented a purchase order in the amount of \$5,091.20 for a five-year service agreement for the Striker Load System (Ambulance 8). He said this was purchased by PL Custom, not Tri-Town. He tries to get service agreements whenever they are available. He said it was offered when they came to do PM (periodic maintenance?).

On motion of Mr. Bourque, duly seconded by Mr. O'Meara, it was voted to approve the purchase order 17-12-002 for the five-year service agreement on the Striker.

Chief Paulsen asked Mr. Gamache if, when the purchase was made from PL Custom, he is sure that was not part of what was bought.

Mr. Gamache said that the service agreement is above and beyond. He didn't know it was available.

Chief Paulsen said that they should have said something at the time.

Mr. Gamache said that it was an oversight.

### **Discuss ComStar revenue report**

Mr. Jodoin said that uncollected balance was \$509,000 in October and \$530,000 in November. Allenstown was billed \$48,400 in November; the Pembroke amount was \$47,000 and \$5,400 was all others. Collections in November totaled \$24,000 for Allenstown, \$19,800 for Pembroke and \$4,000 for all others. Thus, the uncollected balance at the end of November was \$530,161.47.

### **Director's report**

Mr. Gamache reported the resignation of David Trainer, effective 11-21-17.

On motion of Mr. Bourque, duly seconded by Mr. O'Meara, it was voted to accept this resignation.

Mr. Gamache said that employee John Vann has requested a change from part-time to per diem employment.

On motion of Mr. Bourque, duly seconded by Chief Murray, it was voted to approve this status change.

Mr. Gamache said that seven original employees are due for step increases in January, having met the minimum criteria on the performance evaluations. Four of these are Advanced EMT's: Corey Guiraud moves to Grade 9, Step 5, Year 1 at a pay rate of \$16.18 per hour; Sarah Harding moves to Grade 9, Step

6, Year 1 at a pay rate of \$16.75 per hour; Irena Higgins moves to Grade 9, Step 5, Year 1 at a pay rate of \$16.81; and Christian Kellerman moves to Grade 9, Step 7, Year 1 at a pay rate of \$17.34 per hour. Three EMT's also have step increases: Robert Boudreau moves to Grade 8, Step 7, Year 1 at a pay rate of \$16.36 per hour; Nick DeGiovani moves to Grade 8, Step 3, Year 2 at a pay rate of \$14.26 per hour; and Edward Higgins moves to Grade 8, Step 6, Year 2 at a pay rate of \$15.81 per hour.

On motion of Mr. Bourque, duly seconded by Mr. O'Meara, it was voted to approve these hourly wage rate increases.

Mr. Gamache reported 99 runs for November; 46 for Allenstown and 51 for Pembroke. The three-year call distribution rate is 44.04 for Allenstown and 55.96 for Pembroke. Tri-Town provided mutual aid two times and received mutual aid eight times. Transports totaled 68, at an average time of 44 seconds, which has been the level for the last three months.

Mr. Gamache reported that Tri-Town finalized the Medicare online portal with ComStar. It is now easier for the service to update information. ComStar is pushing all of its services to go this route. Tri-Town did minimal set-up and ComStar did the rest. On the flip side, NH Medicaid is going to do something similar and will set Tri-Town up. Mr. Gamache and Mr. Jodoin will be designated users.

Mr. Gamache reported that the last of the paperwork for the Active Shooter Grant reimbursement has been submitted and payment should be received this month.

Mr. Gamache said that they have one paramedic application, two EMT applications and one Advanced EMT application. The paramedic side is solid; overtime occurs on the other side, so they are trying to strengthen it.

Mr. Gamache said that Ambulance A had its annual PM on the stretcher unload system in November. Recently, the load system was not releasing the stretcher. Stricker will replace the part, the cost of which is covered by the warranty. An issue with the patient compartment radio not being able to communicate with the hospital was remedied by Deputy Fire Chief Paul St. Germain. It was a simple matter of someone pressing a button that shouldn't have been. They are still working with PL to get a working refrigerator for the ambulance, as it is needed to store some medications.

Mr. Gamache presented the application of Andrew Merelman for a per diem paramedic position. He is from Exeter ALS and all background work has been completed. He will start at \$21.25 and will begin orientation next week.

Chair Mulholland said that Tri-Town's proposed budget has been recommended by the Allenstown BOS and the Budget Committee. The public hearing on the budget is scheduled for January 13, 2018; the deliberative session will be held on February 3, 2018 and the Town Meeting will be on March 13, 2017.

Mr. Jodoin said that the Pembroke BOS has recommended the Tri-town budget and they are waiting for Budget Committee acceptance.

On motion of Mr. Bourque, duly seconded by Chief Murray, it was voted to adjourn at 4:44 p.m.



---

SHAUN MULHOLLAND, CHAIRMAN

Harold Kelsey