**2027 Subscription Program Terms and Conditions**

**Effective January 1, 2027**

## 1. Program Overview

Cranberry Township EMS (CTEMS) is a nonprofit emergency medical services organization committed to providing professional, high-quality prehospital emergency medical care to the communities we serve.

The CTEMS Subscription Program is designed to help reduce the financial burden of ambulance services for participating individuals and households while supporting the continued operation of our organization.

For the 2027 subscription year, eligible subscribers will receive a **50% reduction in their remaining out-of-pocket patient-responsibility balance after insurance processing** for qualifying services provided by CTEMS, subject to the terms and conditions outlined in this agreement.

Participation in the subscription program is voluntary and does not affect an individual's access to emergency medical services.

## 2. Subscription Benefits

The 2027 CTEMS Subscription Program provides eligible subscribers with a 50% reduction in their remaining patient-responsibility balance following insurance processing for the following services:

- **Emergency Ambulance Transportation:** Emergency ambulance transportation resulting from a 911 response or other emergency request for service.
- **Treatment Without Transportation:** Emergency responses involving patient assessment, evaluation, treatment, or other billable services when the patient is not transported to a medical facility.
- **Nonemergency Ambulance Transportation:** Scheduled or unscheduled nonemergency ambulance transportation, including interfacility transfers and other ambulance transportation services provided by CTEMS.

The subscription benefit applies to eligible patient-responsibility balances after insurance payments, contractual adjustments, and other applicable credits have been processed.

Subscribers remain responsible for payment of the remaining 50% of eligible out-of-pocket charges.

Subscription benefits exclude services denied by insurance due to lack of medical necessity, as further outlined in Section 5.

All subscription benefits are subject to applicable laws, regulations, and insurance agreements.

**3. Insurance Billing and Assignment of Benefits**

CTEMS will submit claims to applicable insurance providers, including Medicare, Medicaid, Medicare Advantage, commercial insurance carriers, and other third-party payers, as appropriate.

Subscribers agree to provide accurate and current insurance information and cooperate with reasonable requests necessary for billing and claims processing.

By participating in the subscription program, subscribers authorize CTEMS, to the extent permitted by law, to submit insurance claims and receive payment directly from applicable insurance providers. Any insurance payments received directly by a subscriber for services provided by CTEMS must be remitted to CTEMS, as permitted by applicable law.

Insurance payments, contractual adjustments, and applicable credits will be applied before calculating the subscription discount.

**4. Subscriber Financial Responsibility**

Subscribers are responsible for 50% of the eligible remaining out-of-pocket balance after insurance processing.

The subscription discount may apply to eligible deductibles, copayments, coinsurance, and other patient-responsibility charges when permitted by applicable laws and insurance agreements.

The subscription does not eliminate the subscriber's financial responsibility or guarantee that all ambulance services will be covered by insurance.

Subscribers remain responsible for charges excluded from subscription benefits, provided those charges may legally be billed to the patient.

**5. Medical Necessity and Insurance Denials**

The CTEMS Subscription Program does not cover services denied by an insurance provider due to a determination that the service or transportation was not medically necessary.

In the event of a medical necessity denial, the subscriber will be responsible for the full amount legally billable to the patient, and the 50% subscription discount will not apply.

This exclusion applies to all CTEMS services, including emergency ambulance transportation, treatment without transportation, and nonemergency ambulance transportation.

If an insurance denial is successfully appealed or overturned, the applicable subscription discount will be applied to the remaining eligible patient-responsibility balance following final insurance processing. Insurance denials for reasons other than medical necessity will be reviewed in accordance with CTEMS billing policies, applicable payer agreements, and program requirements.

All patient billing remains subject to applicable laws and insurance agreements.

**6. Medicare, Medicaid, and Other Government Insurance Programs**

Subscription benefits involving Medicare, Medicaid, Medicare Advantage, and other government-funded insurance programs are subject to applicable federal and state laws, regulations, and payer requirements.

Any reduction of deductibles, copayments, coinsurance, or other patient-responsibility amounts will be provided only when permitted by applicable law and insurance agreements.

CTEMS reserves the right to limit or modify the application of subscription benefits when necessary to comply with government payer requirements.

Where a subscriber has no legally collectible patient-responsibility balance, no subscription discount will apply.

**7. Reciprocity and Mutual Aid Agreements**

CTEMS maintains mutual aid and reciprocal subscription agreements with participating neighboring emergency medical services agencies to support continuity of emergency medical care throughout the region.

Under these agreements, participating mutual aid agencies agree to recognize and honor active CTEMS subscriptions as they would subscriptions issued by their own organizations, subject to the terms of the applicable reciprocal agreement.

When a participating mutual aid agency responds to or transports an active CTEMS subscriber, the subscriber will be eligible for the subscription benefits provided under that agency's subscription program and the applicable reciprocal agreement.

Reciprocal benefits may differ from the benefits provided directly by CTEMS, including the amount of any reduction in patient-responsibility charges.

Reciprocal subscription benefits apply only to agencies with which CTEMS maintains an active reciprocal subscription agreement.

Services provided by agencies that do not participate in a reciprocal subscription agreement are not covered by the CTEMS Subscription Program.

CTEMS does not assume financial responsibility for charges billed by another EMS agency unless expressly required under a separate written agreement.

Reciprocal benefits are subject to applicable laws, insurance requirements, and the billing policies of the responding agency.

**8. Nonemergency Ambulance Transportation**

Nonemergency ambulance transportation is included as an eligible service under the 2027 CTEMS Subscription Program when provided and billed directly by CTEMS.

All nonemergency transportation requests remain subject to ambulance availability, staffing, operational capabilities, medical necessity requirements, and applicable documentation standards.

Participation in the subscription program does not guarantee the availability or acceptance of a requested nonemergency transport.

When a qualifying nonemergency transport is provided, the subscriber's eligible remaining patient-responsibility balance will be reduced by 50% following insurance processing.

Nonemergency transportation denied by insurance due to lack of medical necessity is excluded from subscription benefits as outlined in Section 5.

**9. Subscription Eligibility and Household Coverage**

The CTEMS Subscription Program is available to eligible individuals and households residing within the designated CTEMS subscription service area.

A family subscription includes eligible permanent residents of the household identified through the enrollment process.

Individual subscriptions provide coverage only for the enrolled individual.

Subscriptions are not transferable to individuals outside the enrolled household or to another household address.

CTEMS reserves the right to verify residency, household composition, and subscription eligibility.

Subscribers are responsible for notifying CTEMS of changes to their household, address, or insurance information.

**10. Subscription Fees and Enrollment**

Annual subscription fees are established by CTEMS and published as part of the annual subscription campaign.

Payment of the applicable subscription fee is required to activate membership.

Subscriptions are valid for the designated 2027 subscription period, as established by CTEMS.

Subscription benefits do not apply retroactively to services provided before the effective date of enrollment.

Subscription fees are generally nonrefundable once membership becomes effective, except as required by law or authorized by CTEMS.

Subscription fees are not health insurance premiums, and participation does not constitute the purchase of an insurance policy.

**11. Ambulance Availability and Service Limitations**

Participation in the CTEMS Subscription Program does not guarantee ambulance availability, preferential dispatch, priority response, or transportation to a specific medical facility.

All emergency medical responses, patient care decisions, and transportation arrangements will be determined according to applicable dispatch procedures, medical protocols, clinical judgment, and operational availability.

When CTEMS is unavailable, another EMS agency may respond through established mutual aid procedures.

Subscription benefits for services provided by another agency are governed by Section 7 of this agreement.

Emergency medical services will be provided without regard to subscription status.

**12. Non-Subscribers**

Individuals who do not participate in the CTEMS Subscription Program will continue to receive emergency medical services when CTEMS is dispatched and available.

Non-subscribers remain responsible for applicable patient charges in accordance with CTEMS billing policies, insurance coverage, and applicable laws.

Subscription status does not affect the quality, timeliness, or level of emergency medical care provided.

**13. Program Modifications and Termination**

CTEMS reserves the right to establish or modify subscription rates, eligibility requirements, covered benefits, and other program conditions for future subscription periods.

CTEMS may modify or discontinue the subscription program when necessary due to changes in applicable law, insurance requirements, operational circumstances, or organizational policy.

Changes affecting active subscriptions will be administered in accordance with applicable laws and the terms in effect at enrollment.

CTEMS reserves the right to terminate a subscription obtained through fraudulent or intentionally misleading enrollment information, subject to applicable law.

**14. No Insurance or Guarantee of Coverage**

The CTEMS Subscription Program is not a health insurance policy, supplemental insurance plan, or guarantee of ambulance coverage.

Participation does not replace the need for health insurance or alter the terms and conditions of an individual's insurance policy.

The program provides eligible subscribers with a reduction in certain patient-responsibility charges for qualifying ambulance services, subject to applicable laws, insurance agreements, and the limitations described in these terms and conditions.

**15. Acceptance of Terms and Conditions**

By enrolling in the 2027 CTEMS Subscription Program, the subscriber acknowledges and agrees that:

- The subscription provides a 50% reduction in eligible remaining out-of-pocket expenses after insurance processing for qualifying CTEMS services.
- The subscriber remains responsible for the remaining 50% of eligible patient-responsibility charges.
- Services denied by insurance due to lack of medical necessity are excluded from subscription benefits.
- Reciprocal subscription benefits provided by participating mutual aid agencies are subject to the applicable reciprocal agreements and responding agencies' program terms.
- Subscription participation does not guarantee ambulance availability, transportation, or insurance coverage.
- All benefits are subject to applicable laws, insurance requirements, and the terms and conditions of this agreement.

Enrollment and payment of the applicable subscription fee constitute acknowledgment and acceptance of these terms and conditions.

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**Cranberry Township EMS**

*Your subscription supports the dedicated professionals, equipment, training, and resources necessary to provide high-quality emergency medical services to our communities.*

**Thank you for supporting Cranberry Township EMS.**