

911 CALL - ANOTHER CO-PAY? © 2010, Jay R. Crook

At age 78, I have chronic heart problems, which on an average of once a year for the last several years (so far) have sent me to the hospital emergency ward. The procedure is a comforting routine. Taxpayer or not, anyone can call 911 and get emergency assistance. The great guys—and I am not being sarcastic, they are terrific—from the Tucson Fire Department arrive, evaluate the situation, and after a discussion in which my agreement is always sought, bundle me off in their shiny red ambulance to St. Mary's Hospital, less than half a mile from my home. There I am put in the emergency room and treated with their customary good care. I offer my thanks and never hear anything else from them until the next time. I have nothing but praise for the Fire Department team and the hospital staff. The whole emergency life-support system gave me a much-needed feeling of comfort and security, enabling me to concentrate on the demands of my condition.

Like many others, perhaps even most people, I assumed that these wonderful public emergency facilities were paid for out of the general revenues, that is, income and property taxes, and the like; a conspicuous exception to the greed and profiteering that has become the hallmark of American society in recent decades.

Until this year. This year, the next time for me was this past April, and the routine was exactly the same. The team came in like gangbusters and got me to the hospital in their ambulance with the Tucson Fire Department name proudly painted on its sides. This time, however, there was a different aftermath, presumably courtesy of Obamacare: about a month later, I received a statement from my HMO informing me that I *might* be billed \$300 for the emergency services resulting from the 911 call. Sure enough, about two weeks later I received a bill from the Tucson Fire Department for \$300!

Since this had never happened before, I wondered if it was some sort of billing confusion. What did my HMO have to do with the Fire Department or the emergency services? It was only after I received the bill for \$300 from the Tucson Fire Department that I became alarmed and started to make enquiries. I called my local AARP. They had no information about it (conflict of interest? they also retail HMO plans). I called the Fire Department and was assured that it was not a mistake, but had started with changes made at the beginning of the year. The man I spoke with indicated that they had already had several calls about the charge; I was not alone. I called my HMO and was informed that a decision had been taken at the beginning of year to start charging for

emergency ambulance services, a newly instituted co-pay. He implied that it was an industry-wide change.

I had already noticed that since the passage of the so-call health care reform bill with the endorsement and therefore the responsibility—of the president—there have been fiscally minor increases in co-pays. For example, my doctor's co-pay was doubled from \$5 to \$10. I can still afford that, but think of all the thousands of extra \$5s going into the coffers of HMOs to further bloat their profits and bonuses. I also seem to be being billed now more or less regularly for additional charges each month (the latest is \$7.30) for services that were formerly routine. About the same time, the co-pay on medications went up about 50%, more for them, less for us.

I thank God that I am still solvent and can manage to pay these charges without going under—yet, but, as a member of the besieged middle class, I suspect that there are many millions with more financial responsibilities than I who will have to make difficult choices as they face these creeping increases.

To make a long story short, I called the Fire Department once again, this time for clarification of the rules. Yes, there is now a \$300 co-pay for ambulance service. If I call 911, they will respond without charge as usual, but if I put my foot in their ambulance, I owe them \$300. I had no choice but to pay. I have since heard from a friend in Florida, also a retiree, who said that he had had a similar experience this year.

Can you imagine the implications of this? How did my HMO get its sticky fingers into this pie? I do not know, but the suspicion lies with the backroom agreements made during the health care debate. Concessions to the pharmaceutical industry and the health insurance cartels were showered upon them in order to get the bill passed, however, flawed it might be, in order for politicians to claim victory. As it turns out, it is exceedingly flawed indeed and may be at best a Pyrrhic victory.

Back to 911. Emergency services are supposed to be funded out of the general revenue. Like the Police Department, the services of the Fire Department are supposed to be available to any citizen (or non-citizen) in trouble. Will there be co-pays down the road for putting out fires or police interventions? I can imagine scenes of distraught people trapped in a room during a home invasion calling 911 and the operator demanding a hefty co-pay before she sends in the cavalry. As for myself, I know that I am going to hesitate about calling 911 when something feels funny in my chest. If I can walk, crawl, or call a cab, I shall probably eschew the comfort of a \$300 600-yard ambulance ride.