



EMS Settlements, Waivers, and Discounts

I. Authority

The Fort Worth City Council is responsible for legislation, policy formulation, and setting the overall direction of government. This includes the approval of financial policies which establish and direct the operations of the City of Fort Worth (“City”). The City Manager is responsible for carrying out the policy directives of the City Council and managing the day-to-day operations of the executive departments, including the Financial Management Services Department (“FMS”). This policy shall be administered on behalf of the City Manager by the Chief Financial Officer/Director of FMS (“CFO”).

II. Purpose

The purpose of this policy is to establish the authority, criteria, and limitations for granting settlements, waivers, and discounts associated with Emergency Medical Services (EMS) accounts receivable balances managed by the City of Fort Worth. This policy ensures compliance with the State of Texas constitutional requirements related to the use of public funds and affirms that all settlements, waivers and discounts serve a legitimate public purpose.

III. Applicability and Scope

This policy applies to all EMS-related settlements, waivers and discounts for accounts managed directly by the City. Accounts governed by specific legal or contractual terms not addressed herein are excluded from this policy.

IV. Glossary

See definitions related to this policy provided in the Glossary for Financial Management Policy Statements

V. Policy

A. Third-Party Attorney Settlement: Authorizes up to 20% discount off gross charges in third-party legal cases (e.g., personal injury settlements). This policy does not involve claims against the city but applies to third-party lawsuits (e.g., between a car accident victim and the responsible party) where EMS charges are included in settlement negotiations. For example, an attorney may negotiate a reduced EMS payment to align with the settlement amount, ensuring the city recovers funds efficiently while supporting case resolution for patients.

Public Purpose: Encourages timely settlement of EMS charges in legal disputes, reducing administrative overhead and costs for the city. By offering a modest discount, the city



EMS Settlements, Waivers, and Discounts

facilitates faster collections and minimizes the need for prolonged billing disputes or litigation

- B. Insurance Discount – Contractual: Bill at the agreed upon contractual amount. Includes Medicare, Medicaid, and commercial insurance companies.

Public Purpose: Agreed upon contractual terms. Standard in healthcare billing and reflect pre-negotiated rates, ensuring fairness and consistency. Encourages prompt claim settlements and full payment from insurers, streamlining billing processes and reducing administrative costs. This ensures predictable revenue streams while maintaining compliance with contractual obligations

- C. Insurance Discount – Other: Authorizes a discount of up to 20% off gross charges for insurance cases, contingent on documented agreement and notes entered in the billing system. This policy applies to non-contracted insurers or cases requiring negotiation, ensuring flexibility while maintaining documentation for transparency and auditability

Public Purpose: Encourages faster settlement with insurers and reduces administrative costs and delays in payment. This promotes operational efficiency and ensures timely revenue recovery.

- D. DataiSight Reduction: Authorizes up to 20% reduction when negotiated by DataiSight for payer settlement.

Public Purpose: Supports negotiated discounts with payers to promote settlement and reduce administrative overhead, improving collection rates and operational efficiency.

- E. General Discount (Self-Pay): Authorizes a discount of up to 20% for self-pay patients, provided the full balance is paid at once. This policy encourages financial responsibility while providing relief to patients who can settle their balances promptly.

Public Purpose: Facilitates collections by incentivizing full immediate payment, improving receivables and reducing collection costs. This enhances cash flow and minimizes the risk of uncollectible debt.

- F. Monthly Payment Plan: Allows self-pay patients to split balances into 6, 12, or 18 monthly installments. Cannot be combined with other discounts.

Public Purpose: Facilitates collections by making payments more manageable, improving cashflow and reducing bad debt. This supports access to EMS for those unable to pay upfront, aligning with public health equity goals.



EMS Settlements, Waivers, and Discounts

- G. Prompt Pay Discount: Allows 20% discount if paid in full (Note - the offer may only be included with the final bill before the account is sent to a collection agency).

Public Purpose: Improves cash flow and reduces bad debt through voluntary early payment incentives. Also minimizes the need for costly collection efforts, benefiting both the city and patients.

- H. Homeless/Shelter Write-Off: Permits account write-offs for individuals verified as shelter residents who lack a billable address or whose mail has been returned, subject to internal review and approval.

Public Purpose: Supports vulnerable populations with no ability to pay; aligned with public health and social welfare objectives.

- I. Deceased Patient (No Estate): Account may be written off when no spouse or estate is identified, with billing determined by the patient's insurance status. Note: This determination may occur several months after the date of transport.

Public Purpose: Allows recovery where possible and protects indigent survivors when no estate is available.

VI. Authorization

Financial Management Services is required to document standard operating procedures and ensure that proper internal controls are in place to ensure the above policies are followed.

Discounts, settlements, and waivers may only be granted when supported by documentation and approval of designated City staff. Documentation must be maintained for audit purposes.



EMS Settlements, Waivers, and Discounts

VII. Revision History

Standard Statement: Revisions are detailed in the table. The revision number reflects the sequential order of updates and is archived under the corresponding fiscal year. The “Revision Date” refers to the date the change was made, which may differ from the “Effective Date” which is the first day of the subsequent Fiscal Year, as formal enactment is determined by Mayor and Council (M&C) action. The “Revision Summary ” field specifies the nature of the change and may include a rationale.

Revision Number	Revision Date	Revision Summary	M&C
001	6/10/2025	Adopt FMPS EMS Settlements, Waivers, and Discounts	M&C 25-0500
002	09/16/2025	Adopt FMPS EMS Settlements, Waivers, and Discounts	