



Fort Worth Fire Department
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FWFD STARSAYER MEMBERSHIP INFORMATION

WHY DO I NEED A MEMBERSHIP?

Ambulance transports are expensive, averaging about \$1,505 per transport. Your senior HMO, Medicare, or other private insurance may not cover all ambulance transports, regardless if it is an emergency or non-emergency, leaving you with an unexpected expense for your ambulance transport. But with a FWFD StarSaver membership, you're always covered. For only \$69 (with Health Insurance) and \$110 (with no Health Insurance) per year, your entire household will have the security of unlimited **emergency** transports. FWFD files your insurance and pays whatever the insurer doesn't. There are never any out-of-pocket costs to you for **emergency** transports.

WHY DO I NEED A STARSAYER MEMBERSHIP IF I HAVE MEDICARE AND A SUPPLEMENT OR A MEDICARE HMO?

As of April 1, 2002 all ambulance providers are required to accept assignment on all Medicare or Medicare HMO claims. We can no longer bill the patient more than the Medicare allowable amount for covered services. If your transport is covered by Medicare or your Medicare HMO, the membership is of no benefit. However, Medicare or your Medicare HMO **may not** pay for all **emergency** transports. If Medicare or your Medicare HMO denies our claim for an emergency transport, your membership will cover the full cost of the transport. FWFD StarSaver members will not receive a bill for these services and will save hundreds of dollars.

WHO IS ELIGIBLE?

You are eligible for membership if you 1) live or work within the city limits of Fort Worth, Blue Mound, Burleson, Forest Hill, Edgecliff Village, Haltom City, Haslet, Lakeside, Lake Worth, River Oaks, Richland Hills, Saginaw, Sansom Park, Westover Hills, Westworth Village, or White Settlement. **Medicaid recipients are not covered per the Health and Safety Code.**

WHEN DOES THE MEMBERSHIP GO INTO EFFECT?

Your membership covers you from the date FWFD receives the completed and signed membership application with the annual fee of \$69/\$110 for a full year. There is no waiting period.

WHO IN MY HOUSEHOLD IS COVERED?

One membership fee will cover the entire household, regardless of age. A spouse who is being cared for in a nursing home can be covered under the applicant's membership, provided the nursing home is in the FWFD primary service area.

WHAT SERVICES ARE COVERED?

Emergency transports are fully covered. An "emergency" is an unforeseen medical condition which requires urgent and unscheduled medical attention. The absence of such emergency treatment could place the patient's health in serious jeopardy.

Non-emergency transports are fully covered if insurance or other third party coverage provides benefits for the transport (even if subject to deductible, co-pay, or coinsurance). If no insurance or third party coverage is available or if coverage is denied by the insurance company or other third party payor, the FWFD member is charged a reduced fee (60% of FWFD's standard non-emergency fee). The average cost for a non emergency transport is \$947. A "non emergency" is a medical transfer in which the patient is being transported for an ongoing medical problem for which he/she is to be seen at the hospital or requires transport back to his/her home or nursing residence following a hospitalization for an acute medical problem.

DO I HAVE TO HAVE INSURANCE?

If a FWFD StarSaver member is transported, FWFD will file insurance and attempt to recover some of our costs from insurance. Usually insurance leaves a considerable balance due. This uninsured balance is the dollar amount that the membership covers for you each time you use our service. A signed agreement allows assignment of insurance benefits to FWFD. Non-emergency transports not covered by insurance will be discounted by 40%. Members that are not covered by insurance will be responsible for only 60% of the total charges.

WHAT IS EXCLUDED FROM MEMBERSHIP?

The following destinations are not included in coverage under the FWFD StarSaver program: doctor's offices, dentist's offices; physical therapy centers; pharmacies and transports to destinations which are not in FWFD's service areas. The patient will receive a full bill for these excluded services. Another cost that is excluded from the FWFD membership are response and assessment calls (i.e. care given but the patient was not transported) the current cost for the response and assessment calls is \$500.

HOW DO I JOIN?

It's easy to become a FWFD StarSaver member. Simply fill out the information on the FWFD StarSaver membership application, sign and return with your payment to FWFD StarSaver Membership. You become a member the second FWFD receives your payment and completed application!

WHAT DO I RECEIVE AFTER I PAY?

All FWFD StarSaver members are mailed wallet size membership ID cards about six weeks after we receive and enter in your completed application with payment. However, use of the cards is not required for membership to cover the bill.

To request an application or for more information, please call FWFD's StarSaver membership department at 632-0535.