

## Frequently Asked Questions for McGregor Patients

### **Will I receive a bill if the ambulance is called?**

McGregor only bills patients who were transported by the ambulance. This is separate from the hospital bill. In many cases, your insurance will pay the entire bill. In other cases, you may owe a part of the bill due to an insurance deductible or copay. We do have a hardship program for those unable to afford a bill (see below.) If the ambulance comes but does not transport there is no bill.

### **What if I receive a check directly from my insurance company?**

Some insurance companies may pay you directly for an ambulance ride with the expectation that you will then pay McGregor. If you receive a check from your insurance company, please contact our billing company directly at 1-800-488-4351. They will tell you if you have a balance with McGregor.

### **Will McGregor accept my particular type of health insurance?**

Our billing company, Comstar, works with all Health Insurance companies to secure payment. Often this is done without involving the patient and you may not ever receive a bill. However, different health insurance companies provide different benefits and some may provide limited or no coverage for ambulance rides.

### **I cannot afford my portion of the bill, what can I do?**

McGregor has a very generous financial hardship program available to those who qualify. If you believe that paying an ambulance bill may pose a financial hardship then please complete a *Hardship Request Form*. This form is available from our billing company. You can also download it at: [www.mcgregorems.org/hardship](http://www.mcgregorems.org/hardship)

### **Why am I receiving a bill? Don't my taxes pay for the ambulance?**

McGregor receives only about 6% of its budget from community appropriations (taxes). While this contribution is important, it does not come close to paying the cost of operating advanced life support ambulances around the clock. We do our best to reduce costs through the extensive use of trained volunteers and by carefully controlling expenses. We never deny treatment or transport due to an inability to pay.

### **What is McGregor EMS and what services do you provide?**

We are a professional, nonprofit ambulance service, which has been serving the communities of Durham, Lee, Madbury, and the University of New Hampshire since 1968. We utilize a group of highly trained volunteers supplemented with some staff to ensure that advanced life support care is available 24 x 7. Learn more about McGregor by visiting: [www.mcgregorems.org/FAQ](http://www.mcgregorems.org/FAQ)

### **I want to be better prepared for future medical emergencies. Can McGregor help me with that?**

Yes! Our goal is to prevent medical emergencies while ensuring that, if they do occur, you are prepared to deal with them. We offer local EMT certification courses and community CPR training.

- *Develop a pre-plan.* Plan ahead for your medical condition. Contact us at (603) 862-3674.
- *Learn CPR & First Aid.* Courses offered locally throughout the year. Visit [www.CPRSafe.org](http://www.CPRSafe.org) to sign up.
- *Become an EMT.* We offer three EMT courses annually. Visit [www.McGregorInstitute.org](http://www.McGregorInstitute.org) to learn more.
- *Volunteer.* Become one of our trained volunteers. McGregor volunteers become better equipped to deal with emergencies in their own lives. Learn more by visiting [www.mcgregorems.org/volunteer](http://www.mcgregorems.org/volunteer)

### **Contact Information**

Please feel free to reach out to us or our billing company if we can be of any assistance:

Comstar (billing company)  
800-488-4351  
[www.comstarbilling.com](http://www.comstarbilling.com)

McGregor Memorial EMS  
603-862-3674  
[www.McGregorEMS.org](http://www.McGregorEMS.org)  
[Billing@McGregorEMS.org](mailto:Billing@McGregorEMS.org)