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# The Columbus Dispatch

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## More fees for services?

*Public would pay price  
if city shifts costs  
of some fire runs*

**A**s more cities bill the people involved in accidents for police and emergency services that used to be covered entirely by taxes, no one should think the public is saving money in the process.

Logically, what is essentially a single-payer system, with the city as the payer and no additional billing required, has to be more efficient and, thus, cheaper than a multipayer regimen, with motorists and their insurance companies as the payers, and plenty of billing involved.

Clearly, any time administration increases, the costs are bound to go up.

But many cities and other local governments trying to balance tight budgets will seize on any means of bringing in money that can help them avoid the politically difficult decision to raise taxes.

Columbus officials are considering whether to follow the lead of some other local governments around Ohio that bill at-fault drivers and their insurance companies whenever fire squads respond to accidents.

Freeing people trapped in vehicles, cleaning up fuel spills and putting out related fires are among services that firefighters might have to perform and that might be covered by auto insurance.

But who is responsible when firefighters show up and aren't needed? Or when no one is cited? And when more than one driver helped cause an accident, whose insurance should pick up the bill?

Columbus emergency-medical crews began billing health insurers in 2003 for ambulance runs, collecting about \$3.5 million that year and \$7.5 million the next.

The program has not come off without a hitch, however, and by June this year, the city found itself shorted about \$3.4 million, much of which had been paid by insurers to the patients instead of to the city. Under the pro-

test of insurers, which maintain their contracts are with customers and not with municipalities, the state legislature passed a law requiring insurers to pay cities directly.

Considering the complications of ambulance-run billing, Columbus wisely did not rush in to fire-run bill. City officials recently formed a committee, with Fire Lt. Lawrence Stevens as chairman, to consider the options.

The insurance industry understandably is not enthusiastic. Claims officials at three auto-insurance companies already dealing with such programs in various Ohio cities and townships have a litany of complaints. Some billing companies don't specify the services provided or offer proof that the driver charged was at fault. Some claims come in with per-hour billing for firefighters' time.

A few cities even have begun to bill insurance companies for the time police spend at accident scenes and in writing reports, claims that insurance companies find even more problematic.

The crux of the problem, insurers say, is that an auto policy covers medical expenses and property damages. How firefighters' time fits into this isn't clear.

Stevens recognizes many potential pitfalls of fire-run billing. He said any Columbus claim would have to involve certain "core services" that an insurance policy would cover; otherwise, no claim would be filed. He stressed that the firefighters would not follow the practice of cities that bill all drivers involved in an accident and "let the insurance companies sort it out."

Considering that cities serve people regardless of whether they have insurance and generally don't bill those people who don't, the fairness of these billing programs as they expand to more public-safety operations appears questionable.

A survey that could total up the costs of these billing systems to society would go a long way toward helping the public and local officials judge the merits of this approach to raising revenues.