

Stow has put price on police response

By Paula Schleis, Beacon Journal staff writer

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Alex Patterson was shaken after he ran into another motorist last month, but the 18-year-old instinctively knew what the next step was.

He pulled out his cell phone and called Stow police.

Last week, he received a bill for their assistance: \$209.44 for the use of a police vehicle, \$38.08 for the time of one police officer, and \$28.56 for paperwork.

The bill noted that the officer performed the service of determining if there were injuries at no additional cost.

Patterson, who had already paid a \$125 fine to the city, said he was floored.

"Isn't that their job? To come out and make sure everyone's OK?" he said.

What Patterson experienced is the latest twist in a trend where tax-funded safety forces charge for some of their services.

The more widely known application of this is when a security or fire alarm is repeatedly tripped in error; the homeowner gets a bill for wasting someone's time.

But Stow is among a dozen Ohio cities now charging for being called to the scene of an accident. The motorist responsible for the crash gets the bill.

The Ohio company that is selling this idea is Cost Recovery Corp. of New Carlisle, which advertises itself to communities as an "alternative funding source."

Stow Police Chief Lou Dirker said he invited a company representative to explain the program to the City Council last year.

The council unanimously approved an ordinance authorizing the fee, and it was implemented this summer. The city has collected \$2,615 since June, Dirker said.

Council President Ron Gauthier said the idea made sense.

"The majority of crashes that are investigated by the police department are for the benefit of the insurance companies," he said. So why shouldn't the insurance company be billed, he said.

But if the insurance company doesn't pay -- and most don't -- then the motorist gets the bill.

Gauthier said he has heard their complaints.

"They want to know why, if they pay taxes, do they have to pay this additional fee," Gauthier said.

"That's a good question. I'd say if it's a resident of ours, I would be inclined to waive the fee.

Residents pay taxes for our services; nonresidents do not."

But 55 percent of Stow's general fund, which pays for the police department, comes from income

taxes, said Finance Director John Barinek.

Stow's 2 percent income tax is paid by folks who work in the city regardless of where they live.

It's unclear who is getting billed for auto-accident assistance in Stow.

Regina Moore, president of Cost Recovery, said it was her understanding that Stow wanted only nonresidents billed.

Dirker said the city ordinance does not give residents a waiver, and he thought all responsible motorists were being cited.

But he added that the city would consider hardships, and he noted that he recently waived the bill for an elderly couple who pleaded their case to him.

Insurers balk at fee

Moore said her company has been billing for fire departments since 1999, and for police departments the last two years.

She said about half the time, insurance companies pay such fees in full.

The Ohio Insurance Institute, however, believes that figure is closer to 15 percent.

"This is something that the industry in Ohio has been taking a very close look at," said Mary Bonelli, spokesperson for the Columbus-based organization.

"This billing is basically a service that is already paid for through your taxes," she said.

"Consumers are being double-taxed."

Bonelli said that although some insurance companies might write off the charge, she is unaware of any standard insurance policy that covers it.

If the insurer does not pay the fee, Cost Recovery's Moore said, protocol differs by community. Some are more aggressive than others in trying to collect, she said.

Cost Recovery sets the fees based on a national analysis of "real cost," using Midwest police salaries, Moore said.

Dirker said the cost takes into account the time spent by police officers on the scene and the services provided. For instance, using rescue tools to extract someone from an auto would be an additional cost, he confirmed.

'This is a joke'

Alexander Patterson's mom, Jill Reitz, is caught between anger and amusement.

When the bill arrived in her mail Aug. 11, she thought: "This is a joke."

Her son had already paid dearly for the fender bender, which happened near state Route 91 as he was on his way home to Brimfield Township on the Fourth of July weekend.

In addition to the fine and getting points on his license, his insurance rate went up.

“Then we get this on top of everything else,” she said. The letter from Cost Recovery Corp. announced that the insurance company “has chosen not to pay these costs; therefore it is your financial responsibility.”

“I called State Farm and said, ‘What is this?’ I thought it was just me living under a rock, but my agent said, ‘I never heard of that before.’ ”

Chief defends charge

Dirker said he has no qualms about billing for the service.

“We consider traffic accidents outside of our normal scope,” said Dirker, who noted that his office handled about 800 of them last year.

“That’s a service. Nothing is free,” he said.

Stow has an average of four officers on the road per shift, for 34,000 people covering 17.4 square miles, he said.

Pulling officers off patrol to respond to accidents takes them away from their primary duties of crime prevention and law enforcement, Dirker said.

“We do (traffic accidents) because we’re out there,” he said. “And that’s OK, we’ll do it. But it’s an administrative function.”

Bonelli, from the Ohio Insurance Institute, said she’s concerned that “cash-strapped” communities are being “sold a bill of goods” by third-party collection companies, which traditionally keep 10 percent of what they bring in.

And she said it hurts law-abiding citizens who carry auto insurance because most cost-recovery companies don’t bother going after uninsured motorists.

She also challenged the idea that auto accidents are not part of a police department’s normal duties.

“The Ohio Revised Code states that in any accident that causes over \$450 worth of damage, a law enforcement officer is required to write a report,” Bonelli said. “This is a service that has been around for years and years because it’s been a law in Ohio.”

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