



# **Non-Emergency Ambulance Pre-Authorization (PA) Required by Insurance**

**October 2, 2025**

**Safety & Emergency Services Department**

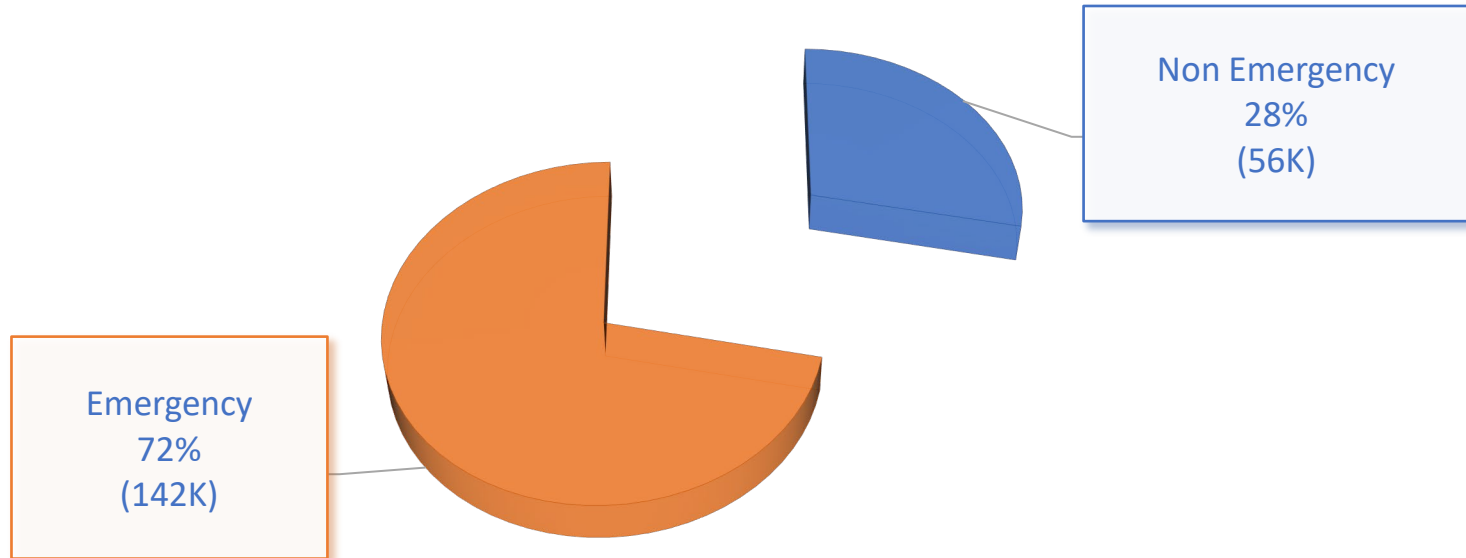
# General Information Prior Authorization (PA)

- **911 calls for Emergency level services do not require PA.**
- **Sunstar is responding to all non-emergency requests even if a PA is not obtained.**
- **This creates ambulance bills for our citizens they were not expecting.**

**Sunstar has not refused a transport request.**

# Sunstar Transportation Volume

## TRANSPORT VOLUME FY25



# **Background on Prior Authorization (PA) Required by Insurance**



- **Of recent and over the past 10 years, several Federal and various Audits have identified Fraud in the non-emergency ambulance transportation industry**
- **PA for non-emergency ambulance transportation began in Pinellas County in 2014 for Medicaid recipients with the implementation of Statewide Medicaid Managed Care (SMMC).**
- **After Medicaid, the PA requirement expanded to Medicare Part C/Advantage and Commercial insurance plans and some specialized Medicare transports, e.g., Dialysis, Wound Care.**
- **The Florida Hospital Association identified this PA Insurance Requirement is costing \$1.1 Billion due to patient discharge delays.**

# **Impact of Prior Authorization (PA) Required by Insurance**



- **Fiscal Impact: loss of approximately \$1M annually since 2014.**
- **Patient Impact: claims that could have been paid by the insurance carrier become the responsibility of the Patient.**
  - **From 2021 – 2024, Medicare Part C/Advantage, & Commercial plans denied for no PA increased from 1,661 to 4,385 or 164% demonstrating the PA requirement trend.**
  - **These accounts were sent to collections.**
  - **In 2024, an average of 365 patient accounts went to collections each month.**
- **If this collection trend continues it may result in additional subsidies from the EMS Millage Tax.**

# Challenges to Obtaining Prior Authorization (PA) Required by Insurance



- 1. The requesting health care provider must obtain the PA before the service is provided; in most cases it cannot be requested by the service provider, Sunstar, per insurance plan requirement.**
- 2. Staffing and procedural changes required by hospitals and Skilled Nursing Facilities**
- 3. Timeliness to obtain a PA is within the control of the individual insurance carrier.**
  - Transport from free standing ERs to hospital main campus for higher level of care or inpatient admission
  - Return to Skilled Nursing Facility for patients treated in the ER
- 4. No standardized method to obtain PA; it varies by individual insurance carrier.**

# Actions Taken Regarding Pre-Authorization



- **Sunstar dispatch began asking the requesting facility for a PA in May 2020 and communicated that the patient may receive a bill if not obtained.**
- **Correspondence mailed to Hospitals and Skilled Nursing Facilities (SNF) Summer 2025**
- **Presentations to Gain Feedback & Input:**
  - **July 17th - Comprehensive Meeting: Met with hospitals and Skilled Nursing Facilities**
  - **September 18<sup>th</sup> – Presented to Medical Control Board**
  - **September 19<sup>th</sup> – Presented to EMS Advisory Council**
  - **Florida Ambulance Associate (FAA) Board Meeting Agenda Item**
  - **13 individual meetings with healthcare facilities; provided each with a scope of potential impact by assessing 3 calendar years of data for each entity for non-emergency transport initiated at their facilities.**
- **Continuous Follow-Up Meetings with Hospitals and SNF's to provide Payer data and assist with a solution. (Ryde Central)**
- **Notification was sent to hospitals and SNFs with an effective date of November 1, 2025, to start obtaining PA.**

# Potential Solutions to Prior Authorization Requirements



- **Hospital and Skilled Nursing Facilities can choose to be payer of last resort via contract. Some other systems practice this approach.**
- **Work with major insurance providers to distinguish different levels of non-emergency transport to request PA not be required in certain circumstances, e.g., Free Standing ED to Hospital for higher level of care**
- **Allow for the issuance of Certificate of Public Convenience and Necessity (COPCN) for non-emergency interfacility transportation for hospitals.**
  - **This action would not eliminate the need for PA regardless of the provider.**
  - **There are specific pros and cons related to this proposal, associated with fragmentation of the system, loss of economies of scale, disaster emergency response capacity, quality control, etc.**



## Questions or Comments