Lake Ozark Fire Protection District

RFP 25-3

Request For Proposals For:

Ambulance Data Collection, Billing and Electronic Health Information Exchange

<u>Address Official Response to:</u>

Electronic Response:

EMS@lofpd.com
Subject: EMS Billing RFP Response

Paper Response:

The Lake Ozark Fire Protection District
1767 Bagnell Damn Blvd.
Attn: EMS Billing RFP Response
Lake Ozark, MO. 65049

Issue Date: 10/08/2025

SECTION I – General Overview

A. Purpose

The Lake Ozark Fire Protection District (LOFPD) is issuing this Request for Proposals (RFP) to solicit proposals from qualified Vendors that specialize in providing EMS billing, collection, financial reporting, analytical services, and electronic patient care reporting software and health information exchange. This includes complete management of the billing process from initial EMS response to account closure.

B. RFP Timetable

The schedule for the RFP is as follows:

Notice of *Request for Proposals* published	10/08/2025
RFP Responses Due	11/07/2025 at 16:00 CST
Tentative Award Date	January 2026

Vendors are encouraged to contact Deputy Chief Matt Hegel, mhegel@lofpd.com to clarify any part of the RFP requirements as needed. All questions that arise **prior to** the deadline shall be directed to the contact person in writing via email. Responses to questions will be sent to the email address of record of all proposers who have requested and received a copy of this RFP. Any unauthorized contact shall not be used as a basis for responding to this RFP and also may result in the disqualification of the vendor's submittal.

Vendors may not contact any elected official or other Lake Ozark Fire Protection District employee to discuss this proposal process or related bid opportunities except through the contact named herein; or as provided by existing work agreement(s). This policy shall be strictly enforced, and the Lake Ozark Fire Protection District reserves the right to reject the submittal of any vendor violating this provision.

C. Instructions For RFP Response

Proposals may be submitted in electronic format to EMS@lofpd.com, or paper format to Lake Ozark Fire Protection District Station 1 by mail or hand delivered. Please follow the instructions on the title page for addressing information.

D. Late Submissions and Late Modifications

Proposals received after **11/07/2025 at 16:00 CST** will not be considered. Modifications received after the opening date will not be considered. The Lake Ozark Fire Protection District assumes no responsibility for the premature opening of a proposal not properly addressed and identified, and/or delivered to an improper designation.

E. Rejection Of Proposals or Cancellation

The Lake Ozark Fire Protection District reserves the right to reject any and all submittals and reserves the right to waive any irregularities or informalities in any submittal or in the submittal procedure, when to do so would be to the advantage of LOFPD. LOFPD also reserves the right to cancel this RFP at any time.

Lake Ozark Fire Protection District shall be the sole judge of the provider's ability to meet the requirements set forth. The decision in determining responsible and responsive provider(s) will be final. Lake Ozark Fire Protection District reserves the right to act in its best interest and choose the **BEST** proposal for the Fire District in this determinations process, to waive all technicalities, and to select the most responsible and responsive provider providing the **BEST** services to the Fire District. This will be determined based on vendor proposals using the requirements set forth in this document.

F. <u>Minimum RFP Acceptance Period</u>

Submittals shall be valid and may not be withdrawn for a period of one hundred twenty (120) days from the date specified for receipt of submittals.

All expenses involved with the preparation and submission of the RFP to LOFPD, or any work performed in connection therewith is the responsibility of the vendor(s).

G. <u>Open Records</u>

All materials submitted in connection with this RFP will be public documents and subject to the Open Records Act and all other laws of the State of Missouri, and the open records policies of LOFPD. All such materials shall remain the property of LOFPD and will not be returned to the respondent.

H. <u>Vendor Information</u>

All submissions shall include a current copy of business license and current W-9.

I. <u>Insurance</u>

Vendor shall obtain and maintain insurance coverage against negligence, errors and omissions and the improper uses and disclosures of the Lake Ozark Fire Protection District's PHI by Vendor, in an amount not less than One Million Dollars ($1,000,000.00) per occurrence, and Three Million Dollars ($3,000,000.00) in the aggregate. Vendor shall provide a certificate evidencing such insurance coverage and shall name the Lake Ozark Fire Protection District as an additional insured party upon being awarded the contract.

Vendor shall provide written notice thirty (30) calendar days in advance of any cancellation or proposed cancellation or change of such coverage.

J. <u>Addendum</u>

In the event that it becomes necessary to revise any part of this RFP within seven (7) days prior to closing, an addendum will be provided to the email address on record of all proposers who have requested and received a copy of this RFP and will be posted online at: https://www.lofpd.com/business-resources.

K. <u>Contract Period</u>

The initial term of a contract awarded as a result of this RFP shall be three (3) years. The contract awarded may be renewed under identical terms of the original contract for up to five (5) additional one (1) year periods without rebidding.

At such time that the contract ends or is terminated, no further obligation on the part of LOFPD is required. The Lake Ozark Fire Protection District does not guarantee a minimum value for this contract.

The Lake Ozark Fire Protection District may terminate the contract at any time and for any reason it deems to be in its best interest by providing thirty (30) days' written notice to the designated representative of the provider.

SECTION II - Lake Ozark Fire Protection District Information

A. Service Area

The Lake Ozark Fire Protection District includes the cities of Lake Ozark, Village of the Four Seasons, Camden and Miller Counties.

LOFPD responds to all emergency and non-emergency requests for medical service and ambulance transportation in our district, which includes portions of Camden, Miller, and Morgan Counties, and when requested for Mutual Aid responses for other districts.

B. Agency Size

The Lake Ozark Fire Protection District employs 35-45 employees. LOFPD has four stations, three of which are staffed full-time. Our EMS fleet of vehicles currently consists of three frontline transport ambulances and two frontline ALS first response vehicles, as well as numerous emergency response fire apparatus and command vehicles.

C. Electronic Patient Care Reports & Health Information Exchange

LOFPD currently utilizes the ESO electronic patient care record (ePCR) reporting platform. The billing provider needs to be compatible with that platform.

D. FEE SCHEDULE

The current Lake Ozark Fire Protection District fee schedule is as follows:

Code	Description	LOFPD Charge
A0428	BLS Non-Emergency	$785.33
A0429	BLS Emergency	$850.00
A0426	ALS Non-Emergency	$875.00
A0427	ALS 1 Emergency	$1050.00
A0433	ALS 2 Emergency	$1265.00
A0425	Ambulance Ground Mileage	$17.00
A0998	Ambulance Response TNT	$275.00

MOST CURRENT PREVIOUS FULL YEAR VOLUME AND PAYER PROFILE

Total Responses: 801 Billed

- 759 – Emergent
- 10 – Non-Emergent
- 648 – ALS
- 121 – BLS
- 32 – Treat No Transport (TNT)

Payer Profile:

- Medicare 27%
- Medicare Advantage 17%
- Medicaid 14%
- Commercial Insurance 18%
- Private Pay 22%
- Auto Insurance <1%
- VA Insurance 1%
- Work Comp <1%

Section III   SPECIFICATIONS

This section outlines the minimum contract requirements for billing, collection, financial reporting, analytical services, electronic patient care reports and health information exchange. The Lake Ozark Fire Protection District desires to pursue a partnership to build an optimal revenue cycle and appropriate records management. The minimal requirements are listed here; however, the Lake Ozark Fire Protection District is open to alternatives to meet the requirements that may or may not be described below.

A. BILLING

The Vendor will commence billing for services rendered upon award of services and agreed upon initiation time.

The Vendor must have a minimum of ten (10) years of specialized ambulance billing experience, preferable with transport ambulance clients in Missouri.

The Vendor must only utilize Certified Ambulance Coders for coding ambulance claims.

B. INVOICING

The Vendor shall be able to prepare invoices and bill in the following manner:

- **a.** All invoicing must be in accordance with the correct rates established by the Lake Ozark Fire Protection District.
- **b.** All invoicing must be in accordance with the guidelines, procedures and billing rules established by the Vendor and the Lake Ozark Fire Protection District.
- **c.** All invoicing must be in accordance with all applicable laws and regulations including those from Medicare and Medicaid Services Centers for Medicare and Medicaid Services or CMS.
- **d.** All invoices shall also be billed in compliance with the Fair Debt Collection Practices Act and HIPAA.
- **e.** Electronic filing is the required method of filing primary Medicare and Medicaid claims. Electronic filing is the preferred method of filing to all other guarantors, if applicable. Otherwise, paper invoices may be issued directly to appropriate patient guarantors.
- **f.** The Vendor shall pre-screen all claims to confirm compliance with guarantors' guidelines. (i.e. physician certification statements, assignment of benefit signature forms, medical necessity documentation).
- **g.** The Vendor shall verify insurance eligibility utilizing available resources and commercial databases prior to the submission of any patient claim for reimbursement.
- **h.** Initial invoices must be processed within two (2) working days of the electronic posting of the billing file on the Vendor's secure server, according to the agreed upon process for various claim types.

C. COLLECTIONS

Payments will be processed by the Vendor. All checks will be forwarded to the Vendor for processing and copies of checks and EOB's will be sent via email or FTP to the billing Vendor. Medicare, Medicaid and other payments are electronically deposited to the Lake Ozark Fire Protection District accounts.

The Vendor shall process all claims according to timelines agreed upon between the Lake Ozark Fire Protection District and the Vendor. The claims shall be divided into multiple revenue categories: Medicare, Medicaid, Primary Insurance, Secondary Insurance, Auto Insurance, Worker's Compensation Private Pay and other categories agreed to by the Lake Ozark Fire Protection District and Vendor.

Claims shall be appropriately re-categorized after receiving payment from the primary guarantor. All denials shall be processed according to the timeline agreed upon by the Vendor and Lake Ozark Fire Protection District.

All of the Vendor's operations; including but not limited to; billing, collections, reporting, technology, compliance, customer service; shall be performed within the continental United States of America. In no case shall any of the services provided to Lake Ozark Fire Protection District as part of this contract be performed outside of the continental United States. Violation of this condition shall result in the immediate termination of the contract.

Customer service will be provided using a toll-free phone number. Vendors shall provide Customer Service hours in their RFP response. The telephone systems utilized by the Vendor must be able to accept voice mail messages and route incoming calls to the appropriate persons. The use of an automated, computer-promoted telephone system is not acceptable. All calls received during customer service hours must be initially answered by an English-speaking human.

The Vendor must make a good faith effort to make return contact to all customers within twenty-four (24) business hours after initial contact from any customer has been received. The Vendor will treat all debtors fairly with professionalism, honesty, courtesy and integrity while obtaining the maximum results. The Lake Ozark Fire Protection District will be the final arbitrator of disputes between the successful Vendor and customers. The Lake Ozark Fire Protection District's decision shall be final.

Fees charged by the Vendor for billing and collections services will be based upon net cash collections. Refunds shall be processed by the Vendor. The Lake Ozark Fire Protection District will make payment of all refund requests upon receipt of the appropriate documentation from the Vendor. Lake Ozark Fire Protection District regards "net cash collections" as total funds collected less refunds issued or recoupments as a result of overpayments or erroneous payments or errors or timeliness on the part of the Vendor.

An active Quality Assurance and Internal Auditing Controls program for detecting, correcting and avoiding process errors shall be established and maintained by the Vendor and Lake Ozark Fire Protection District.

D. ACCOUNTING AND REPORTING

Accounting for all billing pursuant to Generally Accepted Accounting Principles shall be provided on a daily, weekly, monthly and annual basis, or as requested by Lake Ozark Fire Protection District. Monthly reports and all supporting documentation shall be submitted to the Lake Ozark Fire Protection District within ten (10) business days after the end of the month. The reports noted below must be provided to the appointed Lake Ozark Fire Protection District billing contact by the time period specified. Reports should be submitted electronically either via e-mail or secure server. Reports should be provided in MS Excel and/or as a PDF document as required or when requested.

Additional reports may be requested on an "as needed" basis. Any report may require modification periodically on specific issues or other needs that might arise. Any report modification shall be the responsibility of the Vendor.

Other reports relating to the accounting and reporting of the billing and collections component of the Lake Ozark Fire Protection District Emergency Services Operations may be requested or required by the Lake Ozark Fire Protection District on an unlimited basis, at no additional cost to the Lake Ozark Fire Protection District.

The Vendor must provide a real-time reporting tool accessible by the Lake Ozark Fire Protection District 24/7/365 that is accessible via computer and/ or smartphone. The tool must provide data in a variety of methods, including graphical representation of live data, and reports downloadable in Microsoft Excel.

E. MONTHLY REPORTS

Monthly Reports shall include, at minimum, the following:

a. A revenue report showing all transports, non-transports and other services billed. At a minimum, the report shall include the date of service, incident number, patient name, origin, destination, procedure codes and gross charges.

b. An outstanding aged accounts receivable report sorted by payer including a total outstanding aged report. The report should show five (5) categories of outstanding accounts: 30, 60, 90, 120 and more than 120 days outstanding. The report shall also show the last date of activity on the account. The report shall break down the categories into the current financial class of the account (where the next dollar payment is expected from).

c. A monthly listing of all refund requests processed for the month. This shall include the reason for the refund and the refund amount.

d. A monthly listing of each utilization of the “EMS Evaluation With-Out Transport” being identified as “No Charge” based on the six (6) month utilization rule.

e. Report of all claims “written off” during the month. Any write-off shall be authorized by the Lake Ozark Fire Protection District prior to removing any outstanding balance. The Lake Ozark Fire Protection District may elect to set a monetary threshold of accounts that may be written off without advanced approval.

f. Report of all accounts and claims written off for District residents.

g. Account Reconciliation Report documenting total monthly charges, adjustments and disallowances.

h. Report showing total number of runs for the month and how many of those runs were billable runs. This should be broken down by Transports, Transport to Air Ambulance and “EMS Evaluation With-Out Transport” categories.

i. Pre-collection report for all accounts that have sent a pre-collection notice unless this information is readily available online.

j. Report with charge summary by HCPCS with quantity and amount listed for each HCPCS.

k. Report listing and details for accounts 91 days or older.

l. Deposit Reconciliation report of all deposits that the Vendor posts during the month.

m. Suspension report for all suspended accounts. This shall document the initial suspension date and the reason why they are suspended.

n. Any report deemed required on an “as needed” basis, that would be useful to the Lake Ozark Fire Protection District in monitoring and evaluating the Lake Ozark Fire Protection District’s ambulance service and/or accounts receivable process.

F. AUDITING

The Lake Ozark Fire Protection District reserves the right to audit the records of the Vendor related to the Lake Ozark Fire Protection District's billing and collection efforts. The Vendor shall make and keep full and complete records and books of accounts or revenue and income, costs and expenses that specifically relate to performance under this contract.

Records and books of accounts, together with any of all other memoranda pertaining thereto that may be kept, maintained or possessed by the Vendor, shall be open to examination during regular business hours by the Lake Ozark Fire Protection District or its representatives for the purpose of inspection, auditing, verifying, or copying the same or making extracts therefrom. The Vendor shall make and keep said records and books of account in accordance with generally accepted accounting principles.

G. TECHNOLOGY REQURIEMENTS

The Vendor shall provide all necessary software associated with the ePCR, billing, and collections process. This includes all documents related to Medicare and Medicaid compliance.

The Vendor shall provide a system that will ensure complete and uninterrupted flow of service via back-up systems and a data recovery project plan/system should a disaster occur. Responses to this RFP shall detail how this is accomplished.

Records shall be retained according to an agreed upon record retention plan.

H. TRAINING - BILLING & REPORTING PROCESSES

Vendors shall provide details on the training they propose to provide to Lake Ozark Fire Protection District personnel.

I. ELECTRONIC PATIENT CARE REPORTS

Vendor shall provide Patient Care Reporting (ePCR) software that, at a minimum:

a. Operates on Windows version 11 or higher on a laptop, PC and/or tablet computer.

b. Allows for the field collection and reporting of data as mandated. This includes providing a copy of the ePCR to the receiving medical facility at the time of service.

c. ePCR Vendor will also issue and submit appropriate reports to the State of Missouri BEMS on behalf of the Lake Ozark Fire Protection District.

d. Platform must be NEMSIS compliant and maintain currency with NEMSIS changes and updates as well as the following:

- Capture signatures and integration of various forms utilized by Lake Ozark Fire Protection District, including but not limited to:
  - ✓ Patient Refusals.
  - ✓ Advanced Beneficiary Notices.
  - ✓ Physician Certification Statements.
  - ✓ Payment Authorization & Certification of Receipt of Service.
  - ✓ Electronic Scanning of Driver's license and Insurance cards.

Currently the Lake Ozark Fire Protection District uses ESO Suite. This is our preferred platform for patient care reporting.

J. STATEMENT OF QUALIFICATIONS

This section identifies additional information that must be submitted in each proposal.

1. **Company Background and Structure**
   - The Proposer will provide a general history and description of its company, including but not limited to, the number of years in business and number of employees.
   - Include the legal form of the business organization, the state in which it is incorporated (if corporation), the types of business ventures in which the organization is involved, and the office location that will be the point of contact during the term of any resulting contract.
2. **Company Experience and Staff**
   - Proposers shall list years of experience in EMS billing; and, if possible, show a proven effectiveness in administering contracts with similar agencies to the Lake Ozark Fire Protection District.
   - Proposers must have qualified and trained staff with sufficient back-up personnel to successfully complete the contract requirements.
3. **References**
   - Proposers must submit at least five (5) references of similar sized government-based EMS operations.
4. **Financial Stability**
   - If a public company, include a summary of the most recent audited financial report.
   - If a private company, provide a summary of the most recent internal financial statement and a letter, on the financial institution's letterhead, stating financial stability.
5. **Business Litigation**
   - The Vendor must disclose any involvement by the organization, or any officer or principle of the organization, in any business litigation within the last five (5) years. The disclosure will include an explanation, as well as the current status and/or disposition of the case.
6. **SSAE 16 Audit Documentation**
   - The Vendor must provide documentation of the most recently completed SSAE16 audit.

K. PRICING

Provide detailed pricing for the items you propose to offer Lake Ozark Fire Protection District, including, but not limited to:

Description of Services / Product	**Annual Amount or % of Billed**
Billing Services	
Electronic Patient Care Reporting	
Hardware	
Please list any additional fees/ costs below.	
Total (%)	
Total ($)	

THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL

Certification of Response to RFP

The potential Vendor certifies the following by placing his/her initials in all blank spaces:

_______ That this proposal is signed by an authorized representative of the firm.

______ That the potential Vendor has determined the cost and availability of all materials and supplies associated with performing the services outlined herein.

______ That all labor costs associated with this project have been determined, including all direct and indirect costs.

______ That the potential Vendor agrees to the conditions as set forth in this Request for Proposal with no exceptions.

Therefore, in compliance with the foregoing **Request for Proposals**, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within one hundred twenty (120) days from the date of the opening, to furnish the services for the prices quoted within the timeframe required.

Business Name: ____

Mailing Address: ____

____

____

E-mail Address: ____

Business Phone: ____

Printed Name	Title
Authorized Signature	Date

THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL