



CSA-17 Fiscal Overview

Options for Sustainability

CPSM®



Current State

Actual (Budgeted) [Projected]	2022-23	2023-24	[2024-25]	[2025-26]	[2026-27]	[2027-28]	[2028-29]	[2029-30]
Ambulance Transports	6,194	6,600	6,655	6,720	6,787	6,854	6,922	6,990
<i>Resident Transports</i>	4,344	5,031	5,091	5,152	5,214	5,277	5,340	5,404
<i>Non-Resident Transports</i>	1,678	1,479	1,483	1,488	1,492	1,497	1,501	1,506
<i>Mutual Aid Transports</i>	172	90	80	80	80	80	80	80

Actual (Budgeted) [Projected]	2022-23	2023-24	[2024-25]	[2025-26]	[2026-27]	[2027-28]	[2028-29]	[2029-30]
Revenue								
Ambulance Transport Fees	\$ 3,278,960	\$ 3,167,322	\$ 3,188,015	\$ 3,218,269	\$ 3,248,864	\$ 3,279,806	\$ 3,311,097	\$ 3,342,742
Property Tax	\$ 1,733,641	\$ 1,836,929	\$ 1,946,371	\$ 2,062,333	\$ 2,185,204	\$ 2,315,395	\$ 2,453,344	\$ 2,599,511
Benefit Fee	\$ 1,856,620	\$ 1,982,307	\$ 2,012,820	\$ 2,043,802	\$ 2,075,261	\$ 2,107,205	\$ 2,139,640	\$ 2,172,574
Other (Interest, GEMT)	\$ 332,994	\$ 182,327	\$ 186,247	\$ 190,251	\$ 194,342	\$ 198,520	\$ 202,788	\$ 207,148
Non-Transport Related Revenue	\$ 3,923,255	\$ 4,001,563	\$ 4,145,437	\$ 4,296,386	\$ 4,454,807	\$ 4,621,120	\$ 4,795,772	\$ 4,979,233
Total Revenue	\$ 7,202,215	\$ 7,168,885	\$ 7,333,452	\$ 7,514,655	\$ 7,703,671	\$ 7,900,926	\$ 8,106,869	\$ 8,321,975

Expense	2022-23	[2023-24]	[2024-25]	[2025-26]	[2026-27]	[2027-28]	[2028-29]	[2029-30]
AMR	\$ 5,180,367	\$ 5,643,986	\$ 6,527,499	\$ 6,807,064	\$ 7,108,616	\$ 7,429,088	\$ 7,758,349	\$ 8,098,291
City of Del Mar	\$ 52,744	\$ 60,000	\$ 62,400	\$ 64,896	\$ 67,492	\$ 70,192	\$ 73,702	\$ 77,387
City of Encinitas	\$ 233,417	\$ 255,000	\$ 265,200	\$ 275,808	\$ 286,844	\$ 298,320	\$ 310,253	\$ 322,663
Rancho Santa Fe Fire Protection District	\$ 149,990	\$ 175,000	\$ 182,000	\$ 189,280	\$ 196,852	\$ 204,728	\$ 212,917	\$ 221,434
City of Solana Beach	\$ 74,058	\$ 80,000	\$ 83,200	\$ 86,528	\$ 89,992	\$ 93,592	\$ 96,400	\$ 99,292
Billing Fees	\$ 134,784	\$ 140,787	\$ 151,554	\$ 168,068	\$ 177,853	\$ 187,450	\$ 198,225	\$ 208,995
North County Dispatch	\$ 33,390	\$ 43,053	\$ 49,769	\$ 50,834	\$ 51,922	\$ 53,033	\$ 54,168	\$ 55,327
Sacramento Fire	\$ 5,937	\$ 10,386	\$ 10,386	\$ 10,386	\$ 10,386	\$ 10,386	\$ 10,386	\$ 10,386
Willdan	\$ 7,759	\$ 8,259	\$ 8,745	\$ 9,259	\$ 9,804	\$ 10,380	\$ 10,990	\$ 11,637
County Admin Services	\$ 214,513	\$ 178,569	\$ 183,033	\$ 187,609	\$ 192,299	\$ 197,106	\$ 202,034	\$ 207,085
DPC	\$ 36,532	\$ 56,226	\$ 58,475	\$ 60,814	\$ 63,246	\$ 65,776	\$ 68,407	\$ 71,144
CSA Business Consultant	\$ 64,885	\$ 44,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
GEMT/IGT Payment	\$ 288,091	\$ 458,823	\$ 467,999	\$ 477,359	\$ 486,906	\$ 496,644	\$ 506,577	\$ 516,709
Total Expenses	\$ 6,476,467	\$ 7,681,180	\$ 8,088,979	\$ 8,437,906	\$ 8,792,212	\$ 9,166,696	\$ 9,552,408	\$ 9,950,349



Current State

Actual [Projected]	2022-23	2023-24	[2024-25]	[2025-26]	[2026-27]	[2027-28]	[2028-29]	[2029-30]
Total Revenue	\$ 7,202,215	\$ 7,168,885	\$ 7,333,452	\$ 7,514,655	\$ 7,703,671	\$ 7,900,926	\$ 8,106,869	\$ 8,321,975
Total Expenses	\$ 6,476,467	\$ 7,681,180	\$ 8,088,979	\$ 8,437,906	\$ 8,792,212	\$ 9,166,696	\$ 9,552,408	\$ 9,950,349
Net from Operations	\$ 725,749	\$ (512,295)	\$ (755,527)	\$ (923,251)	\$ (1,088,541)	\$ (1,265,770)	\$ (1,445,539)	\$ (1,628,373)
Reserve Analysis w/o Capital	2022-23	2023-24	[2024-25]	[2025-26]	[2026-27]	[2027-28]	[2028-29]	[2029-30]
Beginning Balance	\$ 7,182,255	\$ 7,908,004	\$ 7,395,709	\$ 6,640,182	\$ 5,716,932	\$ 4,628,391	\$ 3,362,620	\$ 1,917,081
Credit (Debit) Amount	\$ 725,749	\$ (512,295)	\$ (755,527)	\$ (923,251)	\$ (1,088,541)	\$ (1,265,770)	\$ (1,445,539)	\$ (1,628,373)
New Balance	\$ 7,908,004	\$ 7,395,709	\$ 6,640,182	\$ 5,716,932	\$ 4,628,391	\$ 3,362,620	\$ 1,917,081	\$ 288,708
Required Reserve	\$ 3,238,233	\$ 3,840,590	\$ 4,044,489	\$ 4,218,953	\$ 4,396,106	\$ 4,583,348	\$ 4,776,204	\$ 4,975,174
Excess Reserve	\$ 4,669,770	\$ 3,555,119	\$ 2,595,693	\$ 1,497,979	\$ 232,284	\$ (1,220,728)	\$ (2,859,123)	\$ (4,686,467)

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Not Isolated to CSA-17



EMS Related News Reports

Date	City	State
9-Jun-24	Monterey County	CALII
16-Nov-23	San Diego	CALII
27-Oct-23	Inyo County	CALII
3-Aug-23	Inyo County	CALII
25-Jul-23	Inyo County	CALII
29-Jun-23	Bishop	CALII
20-Feb-23	State	CALII
18-Nov-22	Santa Barbara	CALII
27-Oct-22	Southern California	CALII
21-Sep-22	Los Angeles	CALII
17-Sep-22	Orange County	CALII
13-Sep-22	Los Angeles	CALII
13-Aug-22	Ventura	CALII
1-Jul-22	Placentia	CALII
23-Mar-22	Sacramento	CALII
22-Mar-22	San Francisco	CALII
10-Jan-22	Tuolumne County	CALII

Summary: Jan 11, 2021 - July 9, 2024

Article Count: 2,093

Keywords	Tag Count	% of Total
Staffing	972	46.4%
Funding	701	33.5%
Total	1,673	79.9%
Other		
Other	Tag Count	% of Total
Closure	104	5.0%
Response Time	257	12.3%
Staffing + Response Time	1,229	58.7%
Staffing+Funding+Response Time	1,930	92.2%

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Ambulance Services Contract
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Current State

	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Cost per Transport	\$1,215.49	\$1,255.56	\$1,295.50	\$1,337.46	\$1,380.08	\$1,423.47
Tax/Benefit Revenue per Transport	\$594.93	\$610.99	\$627.76	\$645.28	\$663.57	\$682.68
Fee For Service (FFS) Revenue Required to Cover Cost of Service Delivery	\$620.56	\$644.57	\$667.73	\$692.19	\$716.51	\$740.79
Projected FFS Revenue per Transport	\$479.05	\$478.88	\$478.71	\$478.54	\$478.37	\$478.20
Current FFS Revenue Gap	(\$141.52)	(\$165.69)	(\$189.03)	(\$213.65)	(\$238.14)	(\$262.59)



EMS Economics '101': Payer Mix

Resident

Payer Source

Medicare	38.1%
Medicare HMO	25.8%
Medi/Medi	0.8%
Medicaid	1.2%
Medicaid HMO	7.2%
Insurance	20.6%
Self-Pay	5.8%
Auto	0.2%
Other	0.2%
Total	100%

Payer Mix

Fixed "Allowed" Reimbursement Amount

- Patient only responsible for deductible and co-insurance (required)
 - No other 'balance billing'

Fixed Reimbursement Amount

- No other 'balance billing'

Non-Resident

Payer Source

Medicare	14.1%
Medicare HMO	16.4%
Medi/Medi	1.1%
Medicaid	4.2%
Medicaid HMO	20.1%
Insurance	23.1%
Self-Pay	18.9%
Auto	0.9%
Other	1.3%
Total	100%

Payer Mix

Fixed "Allowed" Reimbursement Amount

- Patient only responsible for deductible and co-insurance (required)
 - No other 'balance billing'

Fixed Reimbursement Amount

- No other 'balance billing'



Payer Mix

Resident

Payer Source	Current APC	Average Collected	Collection %	Est. Collections
Medicare	\$532.87	\$435.74	81.8%	\$621,365
Medicare HMO	\$532.87	\$404.09	75.8%	\$389,543
Medi/Medi	\$532.87	\$410.18	77.0%	\$12,716
Medicaid	\$532.87	\$962.43	180.6%	\$42,347
Medicaid HMO	\$532.87	\$732.72	137.5%	\$196,369
Insurance	\$532.87	\$399.65	75.0%	\$308,532
Self-Pay	\$532.87	\$63.60	11.9%	\$13,865
Auto	\$532.87	\$452.94	85.0%	\$3,171
Other	\$532.87	\$319.72	60.0%	\$2,877
Total	\$532.87	\$425.46	87.2%	\$1,590,784
FFS Revenue per Transport				\$425.46

Non-Resident

Payer Source	Current APC	Average Collected	Collection %	Est. Collections
Medicare	\$1,165.53	\$435.74	37.4%	\$87,584
Medicare HMO	\$1,165.53	\$404.09	34.7%	\$94,153
Medi/Medi	\$1,165.53	\$410.18	35.2%	\$6,563
Medicaid	\$1,165.53	\$962.43	82.6%	\$57,746
Medicaid HMO	\$1,165.53	\$732.72	62.9%	\$209,558
Insurance	\$1,165.53	\$874.15	75.0%	\$287,595
Self-Pay	\$1,165.53	\$63.60	5.5%	\$17,108
Auto	\$1,165.53	\$990.70	85.0%	\$12,879
Other	\$1,165.53	\$699.32	60.0%	\$12,588
Total	\$1,165.53	\$551.42	53.1%	\$785,773
FFS Revenue per Transport				\$551.42



Current State

	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Cost per Transport	\$1,215.49	\$1,255.56	\$1,295.50	\$1,337.46	\$1,380.08	\$1,423.47
Tax/Benefit Revenue per Transport	\$594.93	\$610.99	\$627.76	\$645.28	\$663.57	\$682.68
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Projected FFS Revenue per Transport	\$479.05	\$478.88	\$478.71	\$478.54	\$478.37	\$478.20
Current FFS Revenue Gap	(\$141.52)	(\$165.69)	(\$189.03)	(\$213.65)	(\$238.14)	(\$262.59)



Option: Rate = SDCFPD Rates

Resident

Payer Source	SDCFPD APC	Average Collected	Est. Collections	Collection %	Revenue Change
Medicare	\$3,681.00	\$604.97	\$862,680	16.4%	\$241,315
Medicare HMO	\$3,681.00	\$586.82	\$565,691	15.9%	\$176,148
Medi/Medi	\$3,681.00	\$595.89	\$18,473	16.2%	\$5,757
Medicaid	\$3,681.00	\$962.43	\$42,347	26.1%	\$0
Medicaid HMO	\$3,681.00	\$732.72	\$196,369	19.9%	\$0
Insurance	\$3,681.00	\$2,738.83	\$2,114,377	74.4%	\$1,805,845
Self-Pay	\$3,681.00	\$68.23	\$14,874	1.9%	\$1,009
Auto	\$3,681.00	\$1,090.73	\$7,635	29.6%	\$4,465
Other	\$3,681.00	\$546.57	\$4,919	14.8%	\$2,042
Total	\$3,681.00	\$1,023.63	\$3,827,364	27.8%	\$2,236,580
FFS Revenue per Transport			\$1,023.63		\$598.18

Non-Resident

Payer Source	SDCFPD APC	Average Collected	Est. Collections	Collection %	Revenue Change
Medicare	\$3,681.00	\$604.97	\$121,598	16.4%	\$34,014.23
Medicare HMO	\$3,681.00	\$586.82	\$136,728	15.9%	\$42,575.17
Medi/Medi	\$3,681.00	\$595.89	\$9,534	16.2%	\$2,971.37
Medicaid	\$3,681.00	\$962.43	\$57,746	26.1%	\$0.00
Medicaid HMO	\$3,681.00	\$732.72	\$209,558	19.9%	\$0.00
Insurance	\$3,681.00	\$2,738.83	\$901,075	74.4%	\$613,480.54
Self-Pay	\$3,681.00	\$68.23	\$18,354	1.9%	\$1,245.47
Auto	\$3,681.00	\$1,090.73	\$14,179	29.6%	\$1,300.38
Other	\$3,681.00	\$546.57	\$9,838	14.8%	(\$2,749.46)
Total	\$3,681.00	\$1,037.62	\$1,478,611	28.2%	\$692,837.70
FFS Revenue per Transport			\$1,037.62		\$486.20

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Option: Rate = SDCFPD Rates

	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Cost per Transport	\$1,215.49	\$1,255.56	\$1,295.50	\$1,337.46	\$1,380.08	\$1,423.47
Tax/Benefit Revenue per Transport	\$594.93	\$610.99	\$627.76	\$645.28	\$663.57	\$682.68
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Projected FFS Revenue per Transport	\$479.05	\$478.88	\$478.71	\$478.54	\$478.37	\$478.20
Current FFS Revenue Gap	(\$141.52)	(\$165.69)	(\$189.03)	(\$213.65)	(\$238.14)	(\$262.59)
FFS Revenue Per Transport Using SDCFPD Fees: (w/5% Annual Escalator)	\$1,030.63	\$1,064.12	\$1,098.71	\$1,134.41	\$1,171.28	\$1,209.35
New FFS Gap	\$408.37	\$419.56	\$430.97	\$442.23	\$454.77	\$468.56
FFS Revenue Per Transport Using SDC Average Fees: (w/5% Annual Escalator)	\$977.51	\$1,009.28	\$1,042.08	\$1,075.94	\$1,110.91	\$1,147.02
New FFS Gap	\$355.25	\$364.71	\$374.34	\$383.76	\$394.40	\$406.23
FFS Revenue Per Transport Using Blend SDC & SDCFPD Average Fees: (w/5% Annual Escalator)	\$1,004.07	\$1,036.70	\$1,070.39	\$1,105.18	\$1,141.10	\$1,178.18
New FFS Gap	\$383.50	\$392.13	\$402.66	\$412.99	\$424.58	\$437.39
FFS Revenue Per Transport Using 2x Current Fees: (w/5% Annual Escalator)	\$644.19	\$665.13	\$686.75	\$709.07	\$732.11	\$755.90
New FFS Gap	\$21.94	\$20.57	\$19.01	\$16.88	\$15.60	\$15.12





Recommendations

- **Change fees to SDCFPD Structure**
 - Maximize 3rd party reimbursement
 - Will Not Impact 73.1% of residents
 - Will Not Impact 55.9% of non-residents
 - Will begin to rebuild reserves starting in FY 2025-26
 - ✓ 2-year implementation/impact timeframe
 - ✓ Prepare for future 'challenges'
- **Implement a 'no balance billing' policy for residents**
 - Accept what commercial insurance reimburses
 - Minimize impact to residents who subsidize system with taxes and benefit fees
- **Implement a 'Charity Care' policy**
 - Help those who are *not able* to pay their ambulance bill
 - Refer to collections those who are able, but *unwilling* to pay their ambulance bill



Questions?