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Definition of a Paramedic Intercept

Many patients and families express confusion over the concept of a 'Paramedic Intercept' and wonder why many health insurance companies, including Medicare, will not pay for such a service.

A Paramedic Intercept is a service provided during a medical emergency, most often in a rural area, where the ambulance operated by the patient's town is staffed with EMTs. EMTs provide what is called Basic Life Support (BLS) while paramedics provide what is called Advanced Life Support (ALS).

EMTs are able to perform a specific set of skills that do not include such advanced treatments as IVs, EKG heart monitoring, IV medications, advanced airway techniques, nebulizers and more. Paramedics are required in the treatment of patients with chest pain, difficulty breathing, altered mental status, severe accidents and injuries and many other types of medical emergencies.

Many towns cannot afford paramedics of their own, as their additional skill level is more expensive. For comparison, think of paramedic services much like the "Resident State Trooper" program. In this program, small towns who cannot afford, or do not require their own police department pay for Resident Troopers from the State Police to be their police department. These very same towns often require Paramedics to respond to their town from neighboring towns. Again, these towns find funding Paramedics of their own too costly in added taxes.

Simply put, when a 911 call is received that meets certain criteria, an EMT level ambulance (BLS) and a paramedic service (ALS) are dispatched simultaneously. Upon arrival, if the patient needs any of the treatment listed above, the paramedic will then ride aboard the local ambulance to deliver that care. If the patient's condition does not require a paramedic, they are sent away to be available for other calls. This is why you may see (or have seen) two ambulances at one emergency for one patient.

Medicare, Medicare Supplemental and secondary insurance and some other insurance companies do not recognize this service because it is delivered separately. This can be compared to your health insurance paying for either your physician or a specialist, but not both doctors working together.

By law, every town in Connecticut must either have their own paramedics available (through an ambulance service or fire department) or they must have a paramedic who will respond from another town (or private service) to 'intercept' with their own ambulance. This system is not only more cost effective, but it allows paramedics to cover multiple areas or towns.