

FY 2018 Budget Questions & Answers
Finance Committee

Dept. Number, Name + Account	Questioner's Name/Question	Response
#640 Ambulance Enterprise Service	Note-All questions are related to FY18TMR vs FY17Budget unless other wise specified.	
General	Nilsson – What contracts still need to be settled that are currently not reflected in the budget?	The IAFF will be entering negotiations 1/17 for FY18
511260-Firefighters	Wrona-Please explain the increase of \$9,515 (+1.9%).	<ul style="list-style-type: none"> a. Five of the nine Paramedics assigned to Ambulance for budgetary reasons will receive step increases in FY2018. b. Original FY2017 estimated budget amount was \$1,754 short of updated amounts.
513120-Overtime	Nilsson/Wrona-Please explain the decrease of \$5,803 (-5.0%). Please explain the variance between requested OT budget and FY18TMR.	The FY 2017 budgeted amount was originally \$92,303 and in the fall town meeting we received supplemental funding because of personnel that were out on long term medical leaves.
524030-Eqpt. Maint.	Wrona-Please explain the increase of \$3,800 (+126.7%)	Maintenance contract and extended warranty for 3 Zoll Heart monitors and Infusion Pumps. And increased cost for repairing aging equipment Current budget (\$9,219)
579040-Direct/Indirect Cost	Wrona-Please refresh our memories and explain what this account is. Is this the costs incurred by using the outside billing company? Also, please explain the increase of \$69,708 (+22.1%)	Dan: Please see the attached spreadsheets which provide the breakdown for FY16-FY18.
Mutual Aid In Ambulance	Wrona/Nilsson/FitzPatrick- Why the large increase in mutual aid calls? Please prepare a similar chart to the one on p.184 of the Budget Book showing the number of times a crew from Westford responded to an ambulance call in a neighboring town. Also, are the calls that Westford crews made to predominately one or a few towns, or is there a pretty even distribution.	Our neighboring towns along with Westford have seen a steadily increase in medical calls. There are several things that would account for the increase in Ambulance mutual aid calls both incoming and outgoing besides the increase of medical calls in general. The increases in back to back medical calls and calls in general cause us to

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		<p>have Mutual aid ambulance come into town. Our normal shift staffing is nine we let that staffing number drop down to eight, The initial medical call has four of the firefighters on it, so if we have a second medical for a period of time there is no coverage for any kind of emergency in the town. We normally call back personnel but sometimes there are none available. Also on some of the more complex calls there a multi fire fighter transports where three or four of our on duty firefighters would transport to the hospital. See attached workbook for statistics on Multi firefighter transports and mutual aid including the involved communities.</p>
Bad Debt Write Offs	<p>Wrona-Please prepare a chart of the Bad Debt write offs for the last four years. Is there any consistency to the calls that eventually are written off? Are there any plans being discussed to reduce the write-offs? Do we know how other towns handle these types of situations and do they have any programs to minimize the write offs that we could emulate?</p>	<p>See Joe Joyce's response in attachment</p>
Other	<p>Nilsson- Please elaborate on Nabnasset Ambulance issues.</p>	<p>During the annual Town meeting in 2015 when the new fire station on Boston Road was being proposed there was a lot of discussion about Station being farther from Nabnasset and the increased runtime to that section of town. During that discussion we said that when the Boston Road station project was underway that we would look at adding 2 firefighter per shift for a total of</p>

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		8(24/7 coverage) to staff an ambulance at the Nabnasset station. Referring back to the informational on back-to-back calls and multiple fire fighter transports where the staffing in town can drop down to three or four firefighters for the duration of those calls I think it is imperative that we visit this sooner than later and consider a safer grant in the near future.
Other	Nilsson- What is the town subsidy to Ambulance in FY18?	\$494,403

F-116 Ambulance Enterprise Actual

TOWN OF WESTFORD								
AMBULANCE ENTERPRISE								
DIRECT/INDIRECT COSTS								
FISCAL 2016 ACTUAL								
ORC	DESCRIPTION	FY16 % Allocation	FY16 TMR	FY16 Allocation TMR	FY16 Actual % Allocation	FY16 ACTUAL	FY16 ACTUAL ALLOCATION	FY16 Adjustment
INDIRECT COST								
123	TOWN MANAGER	0.93%	350,113	3,247	0.98%	343,614	3,379	132
132	FINANCE DIRECTOR	0.93%	112,390	0	0.98%	113,705	1,118	1,118
135	ACCOUNTING	0.93%	246,638	2,287	0.98%	250,394	2,462	175
135	AUDIT SERVICES	0.93%	31,000	287	0.98%	31,000	305	17
145	TREASURER/COLLECTOR	0.93%	238,722	2,214	0.98%	240,413	2,364	150
152	HUMAN RESOURCES	1.13%	191,795	2,164	1.20%	195,257	2,334	170
155	TECHNOLOGY	0.93%	399,367	3,703	0.98%	403,047	3,963	260
155	TECHNOLOGY-Munis Charged Directly				0.00%	0	0	-
220	FIRE ADMIN/CLERICAL	21.76%	316,945	68,976	21.09%	318,734	67,235	(1,741)
945	GENERAL INSURANCE						0	-
	Workers Compensation	1.13%	312,400	3,524	1.13%	284,297	3,207	(317)
	Unemployment Compensation	1.13%	140,000	1,579	1.13%	44,569	503	(1,077)
	Comprehensive Liability	0.93%	98,956	918	0.93%	130,214	1,208	290
	Excess Umbrella Liability	0.93%	8,260	77	0.93%	8,538	79	3
	Auto Liability	0.93%	66,410	616	0.93%	82,819	768	152
	Public Officials Liability	1.13%	23,840	269	1.13%	25,668	290	21
	Police/Fire Liability	21.76%	42,661	9,284	21.76%	62,119	13,519	4,235
	General Liability Insurance	0.93%	45,402	421	0.93%	45,668	423	2
	Total Indirect Costs			99,566			103,156	3,590
DIRECT COST								
	HEALTH/IFE INSURANCE	100.00%	98,707	98,707			101,571	2,864
	FICA/MEDICARE	1.45%	698,292	10,125			9,542	(583)
	RETIREMENT		3,993,806	87,393			104,707	17,314
	Total Direct Costs			196,225				19,595
	Less PY Credit			(34,011)				
TOTAL FOR AMBULANCE ENTERPRISE				261,781			FY18 Charge	23,185
Total Town Operating Budget - Town Mgr Rec								
Ambulance Budget (net of Direct/Indirect Costs)			0.93%	890,867		0.98%	880,918.23	
Total Services - Ambulance & Fire				4,089,875			4,176,093.90	
Total Services - Ambulance				21.76%	890,867		21.09%	880,918.23
Total Services - Police, Ambulance & Fire				4,089,875			9,598,413.51	
Total Services - Ambulance				21.76%	890,867		9.18%	880,918.23
Total Personal Services - T&S				61,896,869			58,076,008	
Total Personal Services - Ambulance				1.13%	698,292		1.20%	694,097.34

F-17 Ambulance Enterprise Assessment

TOWN OF WESTFORD AMBULANCE ENTERPRISE DIRECT/INDIRECT COSTS FISCAL 2017			
ORG	DESCRIPTION	FY17 % Allocation	FY17 TMR
INDIRECT COST			
123	TOWN MANAGER	0.96%	
132	FINANCE DIRECTOR	0.96%	363,284
135	ACCOUNTING	0.96%	112,350
135	AUDIT SERVICES	0.96%	251,214
145	TREASURER/COLLECTOR - PERS SVCS	0.96%	39,800
152	HUMAN RESOURCES	0.96%	241,521
155	TECHNOLOGY-Personal Services	1.18%	195,207
155	TECHNOLOGY-Munis - Charged Directly	0.96%	409,753
220	FIRE ADMIN/CLERICAL	23.39%	
945	GENERAL INSURANCE		317,154
	Workers Compensation		
	Unemployment Compensation	1.18%	343,640
	Comprehensive Liability	1.18%	120,000
	Excess Umbrella Liability	0.96%	160,000
	Auto Liability	0.96%	9,000
	Public Officials Liability	0.96%	71,000
	Police/Fire Liability	1.18%	27,000
	General Liability Insurance	10.57%	55,000
		0.96%	53,000
	Total Indirect Costs		
			104,555
DIRECT COST			
	HEALTH/LIFE INSURANCE	100.00%	
	F.I.C.A. MEDICARE	1.45%	99,742
	RETIREMENT (Based on FY15 Actual)	2.61%	740,106
			4,238,879
	Total Direct Costs		
			221,229
	FY15 Adjustment Based on Actual Expenses		
			(10,247)
TOTAL FOR AMBULANCE ENTERPRISE			
			315,537
Total Town Operating Budget - Town Mgr Rec			
Ambulance Budget (net of Direct/Indirect Costs)			
		0.96%	97,377,504
			936,996
Total Services - Ambulance & Fire			
Total Services - Ambulance			
		23.39%	4,005,274
			936,996
Total Services - Police, Ambulance & Fire			
Total Services - Ambulance			
		10.57%	8,861,959
			936,996
Total Personal Services - T&S			
Total Personal Services - Ambulance			
		1.18%	62,810,681
			740,106

FY18 Ambulance Enterprise Assessment

TOWN OF WESTFORD AMBULANCE ENTERPRISE DIRECT/INDIRECT COSTS FISCAL 2018				
ORG	DESCRIPTION	FY18 % Allocation	FY18 TMR	FY18 Allocation TMR
INDIRECT COST				
123	TOWN MANAGER	0.97%		
132	FINANCE DIRECTOR	0.97%	386,387	3,732
135	ACCOUNTING	0.97%	126,053	1,218
135	AUDIT SERVICES	0.97%	269,742	2,605
145	TREASURER/COLLECTOR - PERS SVCS	0.97%	31,000	299
152	HUMAN RESOURCES	0.97%	255,468	2,468
155	TECHNOLOGY-Personal Services	1.19%	206,636	2,464
155	TECHNOLOGY-Munis - Charged Directly	0.97%	430,003	4,153
220	FIRE ADMIN/CLERICAL	23.43%		
945	GENERAL INSURANCE		332,987	78,021
	Workers Compensation	1.19%		
	Unemployment Compensation	1.19%	379,100	4,520
	Comprehensive Liability	0.97%	80,000	954
	Excess Umbrella Liability	0.97%	147,000	1,420
	Auto Liability	0.97%	9,593	93
	Public Officials Liability	0.97%	97,978	946
	Police/Fire Liability	1.19%	28,875	344
	General Liability Insurance	9.84%	51,540	5,071
		0.97%	55,650	538
	Total Indirect Costs			108,846
DIRECT COST				
	HEALTH/LIFE INSURANCE	100.00%		117,567
	F.I.C.A. MEDICARE	1.45%		15,105
	RETIREMENT (Based on FY16 Actual)	2.62%	4,593,239	120,542
	Total Direct Costs			253,214
	FY16 Adjustment Based on Actual Expenses			23,185
TOTAL FOR AMBULANCE ENTERPRISE				385,245
Total Town Operating Budget -Town Mgr Rec				100,028,660
Ambulance Budget(net of Direct/Indirect Costs)				966,158
		0.97%		
Total Services - Ambulance & Fire				4,123,457
Total Services - Ambulance				966,158
		23.43%		
Total Services - Police, Dispatch, Fire & Ambulance				9,819,869
Total Services - Ambulance				966,158
		9.84%		
Total Personal Services - T&S				64,732,969
Total Personal Services - Ambulance				771,803
		1.19%		

**MUTUAL AID FIRE IN (48)
MUTUAL AID AMBULANCE IN (122)
(MUTUAL AID RECEIVED)**

<i>TOWN/SERVICE</i>	<i>EMS</i>	<i>FIRE</i>
LOWELL GENERAL PARAMEDICS	24 ALS	
PRO ALS	24 ALS	
LITTLETON	53 AMBULANCE	12 ENGINE 2 LADDER 3 ENGINE
AYER	5 AMBULANCE	3 ENGINE
MEDFLIGHT	2 HELICOPTERS	
TRINITY	7 AMBULANCE	
GROTON	2 AMBULANCE	3 ENGINE 3 LADDER
TYNGBORO		3 ENGINE 1 TANKER
CARLISLE	2 AMBULANCE	1 TANKER
CHELMSFORD		3 ENGINE 2 LADDER
LOWELL		4 ENGINE 1 LADDER
ACTON	1 AMBULANCE	1 ENGINE 1 LADDER
NASHUA, NH		3 ENGINE
CONCORD		
DEPARTMENT OF FIRE SERVICES	STATE FIU	2 ISU 1 BRUSH UNIT
DEVENS		1 ENGINE

**MUTUAL AID FIRE OUT (20)
MUTUAL AID AMBULANCE OUT (105)
(MUTUAL AID GIVEN)**

<i>TOWN/SERVICE</i>	<i>EMS</i>	<i>FIRE</i>
LITTLETON	31 AMBULANCE	1 ENGINE
ACTON	4 AMBULANCE	3 ENGINE
DUNSTABLE		1 ENGINE
GROTON	59 AMBULANCE	5 ENGINE
TYNGBOROUGH	1 AMBULANCE	3 ENGINE
CHELMSFORD	9 AMBULANCE	6 ENGINE
LOWELL		
LAWRENCE		1 HAZMAT
CARLISLE	1 AMBULANCE	

Bad Debt Write-Offs

	Total W/O	Sent to Collections
FY2014	190,606.98	80,723.71
FY2015	69,597.00	26,004.68
FY2016	140,820.00	77,118.04
FY2017 YTD	58,427.96	26,412.73
	<u>459,451.94</u>	<u>210,259.16</u>

At 12/31/2016 our balance due over 180 days is \$181K, split virtually evenly between Residents and Non-Residents (\$92K each).

We end up writing off all Resident balances due as a matter of policy, after we've exhausted all means of collection through Resident's insurance. The primary reasons we cannot collect are: no insurance and inadequate insurance, financial hardship, improper information and lack of signatures. In addition we don't collect deductible amounts from Residents.

The only time we send Residents to the collection agency is when their insurance has paid the patient directly and the patient has not turned over the payment to us.

We have the same issues collecting from Non-Residents with regard to insurance, though we do make the effort to collect unpaid deductible amounts left after insurance payments. In addition, since they are non-Residents, it quite often proves quite difficult to track down these patients, even if we have adequate contact information, to get correct insurance info, signatures, etc.

There are currently approx. 95 patients on the "Over 180" list that owe, on average, approx. \$1,855 each. I am getting a breakdown from Coastal that will show the particular reason for non-payment on each.

With the help of Deputy Britko I've started tracking each of our ambulance calls to follow the progression from initial call to payment (or w/o). This will involve following these calls through the Zoll system to Coastal Billing (our billing and collection company). We should be able to determine what the issues are that lead us to writing off these patients as bad debts and/or sending them to collections.

Up to this point in time we have let Coastal determine at what point they believe an account becomes uncollectible. At that point we write them off our books, with Non-Resident balances going to a First Financial Collection Agency. Coastal indicates that once a bill reaches 180 days it is highly unlikely to be collected.

My opinion is that we should become much more assertive in getting all required (and correct) patient information: i.e. full name, signature, accurate insurance information, current address, current phone number, etc. If we don't get what is needed for collection purposes we should make sure Coastal lets us know exactly what we're missing asap.

With regard to collecting Resident balances that are troublesome, perhaps the Ambulance Enterprise should reach out to the patients directly. Sometimes patients are upset that they're getting a "bill" warning from Coastal when all Coastal is looking for is a signature or insurance info. Maybe someone from the town would have a better chance.

We may also want to consider speeding up the process by which we send Non-Resident overdue account to the collection agency. This would provide them with a better chance to get paid.

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TOWN OF WESTFORD
YEAR TO-DATE BUDGET REPORT
FY17 YTD BUDGET

P 1
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FOR 2017 13

	ORIGINAL APPROP	TRANFRS/ ADJSTMTS	REVISED BUDGET	YTD EXPENDED	ENCUMBRANCES	AVAILABLE BUDGET	PCT USED
0640 AMBULANCE ENTERPRISE FUND							
640 AMBULANCE ENTERPRISE FUND							
640 596001 TRANSFERS TO GENERAL FU	0	0	0	157,769.00	.00	-157,769.00	100.0%*
TOTAL AMBULANCE ENTERPRISE FUND	0	0	0	157,769.00	.00	-157,769.00	100.0%
64230100 AMBULANCE - PERSONAL SERVICES							
64230100 511260 FIRE/EMT	490,615	0	490,615	263,654.62	.00	226,960.38	53.7%
64230100 511265 CALL EMTS	1,000	0	1,000	.00	.00	1,000.00	.0%
64230100 513120 OVERTIME	92,303	23,500	115,803	65,231.36	.00	50,571.64	56.3%
64230100 513170 HOLIDAY OVERTIME	8,991	0	8,991	7,092.63	.00	1,898.37	78.9%
64230100 513260 TRAINING	19,000	0	19,000	9,416.43	.00	9,583.57	49.6%
64230100 514050 EDUCATION INCENTIV	26,772	0	26,772	26,190.23	.00	581.77	97.8%
64230100 514090 EMT & PARAMEDIC ST	78,498	0	78,498	.00	.00	78,498.00	.0%
64230100 515010 HOLIDAY PAY	20,677	0	20,677	13,054.19	.00	7,622.81	63.1%
64230100 515050 LONGEVITY	2,250	0	2,250	500.00	.00	1,750.00	22.2%
TOTAL AMBULANCE - PERSONAL SERVICES	740,106	23,500	763,606	385,139.46	.00	378,466.54	50.4%
64230200 AMBULANCE - EXPENSES							
64230200 517070 UNIFORM ALLOWANCES	7,200	0	7,200	3,543.93	.00	3,656.07	49.2%
64230200 521010 ELECTRICITY	7,522	0	7,522	2,513.86	5,008.14	.00	100.0%
64230200 521020 NATURAL GAS	5,148	0	5,148	52.96	.00	5,095.04	1.0%
64230200 523010 WATER	600	0	600	50.00	.00	550.00	8.3%
64230200 524010 BUILDING MAINTENAN	3,500	0	3,500	1,295.00	.00	2,205.00	37.0%
64230200 524020 VEHICLE MAINTENANC	7,500	0	7,500	1,480.54	.00	6,019.46	19.7%
64230200 524030 EQUIPMENT MAINTENA	3,000	0	3,000	12,219.68	.00	-9,219.68	407.3%*
64230200 524060 COMMUNICATIONS EQU	1,000	0	1,000	585.00	.00	415.00	58.5%
64230200 527070 LAUNDRY SERVICES	200	0	200	42.25	.00	157.75	21.1%
64230200 530500 TRAINING & DEVELOP	3,500	0	3,500	1,292.29	.00	2,207.71	36.9%
64230200 530920 CONTRACTED SERVICE	59,500	0	59,500	21,932.94	37,567.06	.00	100.0%
64230200 534010 POSTAGE	150	0	150	58.41	.00	91.59	38.9%
64230200 534030 ADVERTISING-GENERA	105	0	105	.00	.00	105.00	.0%

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| TOWN OF WESTFORD
| YEAR TO-DATE BUDGET REPORT
FY17 YTD BUDGET

| P 2
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FOR 2017 13

	ORIGINAL APPROP	TRANFRS/ ADJSTMTS	REVISED BUDGET	YTD EXPENDED	ENCUMBRANCES	AVAILABLE BUDGET	PCT USED
64230200 534040 PRINTING SERVICES	350	0	350	119.76	.00	230.24	34.2%
64230200 541010 GASOLINE	17,615	0	17,615	4,080.76	.00	13,534.24	23.2%
64230200 542010 OFFICE SUPPLIES	300	0	300	193.87	.00	106.13	64.6%
64230200 545010 CUSTODIAL/CLEANING	300	0	300	682.72	.00	-382.72	227.6%*
64230200 548010 VEHICULAR PARTS &	7,000	0	7,000	410.81	.00	6,589.19	5.9%
64230200 548020 VEHICULAR TIRES &	4,200	0	4,200	646.02	.00	3,553.98	15.4%
64230200 550010 HEALTH/MEDICAL SUP	63,500	0	63,500	30,400.63	22,735.22	10,364.15	83.7%
64230200 550020 OXYGEN	1,500	0	1,500	317.50	.00	1,182.50	21.2%
64230200 571100 MEETINGS & CONFERE	1,200	0	1,200	.00	.00	1,200.00	.0%
64230200 573010 DUES AND MEMBERSHI	2,000	0	2,000	1,248.01	.00	751.99	62.4%
64230200 579040 INDIRECT COSTS	315,537	-157,769	157,768	.00	.00	157,768.00	.0%
TOTAL AMBULANCE - EXPENSES	512,427	-157,769	354,658	83,166.94	65,310.42	206,180.64	41.9%
64230415 FY15 ART#6 3/15 \$340K CAPITAL							
64230415 580001 REPLACE AMB \$246K	246,000	0	246,000	245,411.00	.00	589.00	99.8%
64230415 580002 RADIOS-NEW AMB 14K	13,733	0	13,733	10,656.97	.00	3,076.36	77.6%
TOTAL FY15 ART#6 3/15 \$340K CAPITAL	259,733	0	259,733	256,067.97	.00	3,665.36	98.6%
64230416 FY16 ART#7 4/16 \$31,540 CAP							
64230416 580001 LIQ SUSPEN \$14,175	14,175	0	14,175	12,785.00	.00	1,390.00	90.2%
TOTAL FY16 ART#7 4/16 \$31,540 CAP	14,175	0	14,175	12,785.00	.00	1,390.00	90.2%
64230800 AMBULANCE ENT-ENCUMBRANCES							
64230800 570000 OTHER CHARGES AND	356	0	356	355.50	.00	.00	100.0%
TOTAL AMBULANCE ENT-ENCUMBRANCES	356	0	356	355.50	.00	.00	100.0%
TOTAL AMBULANCE ENTERPRISE FUND	1,526,797	-134,269	1,392,528	895,283.87	65,310.42	431,933.54	69.0%
TOTAL EXPENSES	1,526,797	-134,269	1,392,528	895,283.87	65,310.42	431,933.54	
GRAND TOTAL	1,526,797	-134,269	1,392,528	895,283.87	65,310.42	431,933.54	69.0%

** END OF REPORT - Generated by Dan O'Donnell **