



Sussex County, Delaware

Request for Proposals

For

Ambulance Billing & Collection Services

Date Issued: June 1, 2026

Proposal Submission Deadline:

July 20, 2026 - 3:00 p.m. EST

Mail or Hand Deliver Proposal to Primary Contact:

Gina Jennings, Finance Director/COO

Sussex County Government

2 The Circle

PO Box 589

Georgetown, DE 19947

Table of Contents

Advertisement	3
Instructions for Proposals	4
Background Information	5
Scope of Services	8
Required Submittals	12
Insurance Requirements	14
Evaluation and Selection Process	16
Contract Termination	16
RFP Guidance: Question and Answers	16

Ambulance Billing & Collection Services**Public Advertisement - Request for Ambulance Billing & Collection Services**

Sussex County, at the recommendation of the Finance Department and the Sussex County Volunteer Firefighter's Association, is requesting proposals to provide comprehensive ambulance billing, collections, and payment processing services for Basic Life Support (BLS) ambulance operations. The services include:

- Preparing and submitting claims to Medicare, Medicaid, private insurers, and self-pay patients
- Managing all collections and payment processing
- Providing detailed monthly financial reports and deposit summaries
- Assisting with patient inquiries
- Maintaining full compliance with all federal, state, and local applicable laws to include HIPAA and Centers for Medicare & Medicaid Services (CMS) regulations and guidance related to Medicare and Medicaid billing
- Downloading all billable transport/treatment records from the electronic patient care reporting system

Sussex County has determined that in order to obtain the most advantageous contract for Ambulance Billing and Collection Services, factors beyond price will be taken into consideration. The criteria for selection shall include experience and reputation, quality of scope of services, capacity to perform, inclusion of added value services, and price. The award shall be made in writing to the respondent(s) determined to be the most advantageous to Sussex County taking into account the evaluation criteria set forth in the RFP. No other factors or criteria will be used in the evaluation.

Interested parties must submit two (2) written proposals to the Sussex County Finance Department, Attention: Gina Jennings, Finance Director/COO, Administrative Office Building, 2 The Circle, Georgetown, DE 19947, by 3:00 p.m. on July 20, 2026, at which time the proposals will be publicly opened and only the name of each respondent will be read aloud and recorded. All other information shall remain confidential. To be considered, priced proposals must be submitted in writing and respond to the items outlined in this Request for Proposals (RFP). The award shall be made to the responsible respondent whose proposal is determined to be the most advantageous to the County and the Sussex County Volunteer Firefighter's Association.

The request for proposals may be obtained by visiting Sussex County's website www.sussexcountyde.gov/legal-notices/bids or by contacting Mrs. Gina Jennings, Finance Director/COO at the Sussex County Administrative Office Building, 2 The Circle, Georgetown, Delaware, telephone: (302) 855-7741, email: gjennings@sussexcountyde.gov. The proposals may be obtained during regular business hours, which are 8:30 a.m. to 4:30 p.m., Monday through Friday. In its sole discretion, Sussex County, Delaware, may extend the time and place for opening of bids from that described in the advertisement by providing not less than two (2) calendar days' notice, by posting an Addendum on the Sussex County website and by providing notice thereof by certified delivery, or other electronic means such as email, to those potential respondents who obtained copies of the RFP or provided notice thereof to Gina Jennings at the email address provided herein.

I. Instructions for Proposals

Each written proposal must be submitted in a sealed envelope, addressed to Mrs. Gina A. Jennings, Finance Director/COO, Sussex County Administrative Office Building, 2 The Circle, P.O. Box 589, Georgetown, DE 19947. Each sealed envelope containing a proposal must be plainly marked on the outside as "Ambulance Billing and Collection Services RFP" and bear the name and address of the respondent. If sent by mail, the sealed envelope should be sent by certified mail and be indicated as received on the certified receipt prior to the Bid Opening. Late bids will not be accepted. Sussex County may extend the time and place for opening of bids from that described in the advertisement, by providing not less than two (2) calendar days' notice, by posting an Addendum on the Sussex County website and by providing notice thereof by certified delivery, or other electronic means such as email, to those potential respondents who obtained copies of the Request for Proposals and provided notice thereof to Gina Jennings at the email address provided herein.

Sussex County reserves the right to reject any and all proposals, waive informalities in proposals received, except with respect to the date, time, and place of submission, cancel this RFP in whole or in part, reissue this RFP, and accept or reject items in proposals received. If this RFP is cancelled in whole or in part before proposals are opened, all respondents shall receive notice of the cancellation and all proposals received shall be returned unopened to the respective respondents.

FAX or emailed proposals will not be accepted.

Interested parties are asked to submit two (2) written proposals to the Sussex County Finance Department, Attention: Gina Jennings, Finance Director/COO, Administrative Office Building, 2 The Circle, Georgetown, DE 19947, by 3:00 p.m. on July 20, 2026, at which time the proposals will be publicly opened and only the name of each respondent will be read aloud and recorded. All other information shall remain confidential.

Mailing Address: Mrs. Gina A. Jennings, Finance Director/COO
Sussex County Government
Administrative Office Building
2 The Circle
P.O. Box 589
Georgetown, DE 19947

Delivery Address: Mrs. Gina A. Jennings, Finance Director/COO
Sussex County Government
Administrative Office Building
2 The Circle
Georgetown, DE 19947

Telephone Number: (302) 855-7741

Proposed schedule:

Release date of RFP	June 1, 2026
Due date for questions	June 15, 2026
Receipt of proposal responses	July 20, 2026
Expected Selection of vendor	August 11, 2026

The selected vendor will enter into a tri-party agreement with the County and each participating fire/ambulance company. The initial contract term shall be three (3) years, with up to two (2) additional one-year renewal options, contingent upon satisfactory performance, continued need for services, and the concurrence of Sussex County and the applicable fire/ambulance company.

The RFP and the selected respondent's proposal will become part of the contract.

II. Background Information

In Sussex County, there are 22 fire-ambulance companies operating independently from Sussex County government. Twenty of the companies provide fire and ambulance services whereas two companies provide only ambulance services.

Currently, all companies outsource their ambulance billing to third-party providers. Among the 22 companies, seven vendors are used to provide this service. Six companies use the same vendor but do not have the same contract. Most companies do not have a set contract term. Typically, they must be renewed annually or every three years.

Four fire companies are currently pursuing rescue billing for motor vehicle accidents. Three companies use an independent company to perform collections; this can be the same firm used for ambulance billing but is often a different firm.

The majority of the billing companies used today send two to three bills; the first bill goes to the insurance company, and the balance bill goes to the patient. The average collection rate from 2019 to 2023 for all companies was 61.56 percent. In 2023, \$12.8 million was collected for ambulance billing.

The number of transports in Sussex County (excluding Rehoboth Beach):

- 2022 – 28,887
- 2023 – 29,539
- 2024 – 30,612

One company also provides Maryland-based calls. Although those calls are not part of this RFP, a respondent may wish to identify, as an added service, whether it can also provide billing for those Maryland-based calls. None of the statistics include those calls.

This table provides a contract summary for each company based on information gathered during a countywide study performed by FACETS. If the chart contains a question mark, it means the company did not provide FACETS with a clear answer regarding its current process.

Company	Billing Provider	Contract Start Date	Term	Billing Process	Subscription Program	# of Bills Sent	Rescue Billing (Y/N)
American Legion	Ambulance Billing Service	2010?	Auto Renew	Two bills sent (insurance first, then patient). No collections pursued after two billing attempts.	Yes?	2	No
Bethany Beach	Speclin	2/1/23	3 year	Three bills sent. Hard collections after 120 days (was previously 90 days)	Yes	2	Yes
Blades	Ambulance Billing Service	6/1/24	Been with them for 15 years				
Bridgeville	Ambulance Billing Service	6/1/24	Annual	They bill insurance companies first. They write off the balance for subscribers.	Yes	2	

Company	Billing Provider	Contract Start Date	Term	Billing Process	Subscription Program	# of Bills Sent	Rescue Billing (Y/N)
Carlisle	AdvantEdge		Multi-year	Five attempts made, then written off.	Yes	5	No
Dagsboro	Arete	01/01/18		Bills insurance first, then balance bills the patient. Three bills sent before further action. Balance >180 days will be sent to credit reporting / collection agency		3	No
Delmar	Medical Claim Aid			Bay Area Receivables manages collection	Yes	3	No
Ellendale	Ambulance Billing Service		Multi-year		No		No
Frankford	American Legion			One bill sent to insurance, one to the patient. Stops billing after that. No collections, no rescue billing.		1	No
Greenwood	Emtech	2021	Annual - Auto Renew	No collections 3 Bills Bad Debt - GVFC looks at it after 12 months		3	No
Gumboro	Arete	8/18/18	5 year - Auto Renew	Two to three attempts to collect. Bad debt must be approved before being written off. No collections pursued.	Yes	3	Yes
Laurel	Ambulance Billing Service	6/1/24	Annual - Auto Renew				
Lewes	Speclin (previously DMMS)	3/1/23	3 years	Two bills sent (soft billing). Collections subcontracted.	Yes	2	
Memorial	Arete		5 years	Bills insurance first, then balance bills the patient. Three bills sent before further action.		3	

Company	Billing Provider	Contract Start Date	Term	Billing Process	Subscription Program	# of Bills Sent	Rescue Billing (Y/N)
Mid-Sussex	Arete		Can terminate with 2 mos. notice	Send 3 bills	Yes	3	No
Millsboro	Ambulance Billing Service			Bill patients at least 2, commercial 3. In house collections	Yes	3	No
Millville	Emtech (previously DMMS)			One bill to insurance + three statements to patients. non-subscribers sent to collections. Rescue billing max: \$500 per call.	Yes	4	Yes
Milton	Ambulance Billing Service	6/1/24	Annual – auto-renew	Two bills are sent. No collections are pursued. No rescue billing.	Yes	2	No
Rehoboth Beach	Kirk & Associates			Insurance billed first, three billing cycles before further action. No collections for in-district residents; out-of-district residents sent to collections.	Yes	4	
Roxana	Emtech (previously DMMS)			4 invoices and 1 call Only do collections outside zip code	Yes	4	Yes
Seaford	Emtech (previously DMMS)	3/1/21	3 year, then one year auto renew		Yes		
Selbyville	Emtech (previously DMMS)	11/1/24	3 year, then one year auto renew	Three bills to patient.	Yes	2	No

As provided in the FACETS study, net collection rates for each company are provided below.

Company	2019	2020	2021	2022	2023	AVG
American Legion	N/A	N/A	N/A	N/A	65.62%	65.62%
Bethany Beach	N/A	N/A	N/A	N/A	53.63%	53.63%
Blades	N/A	N/A	N/A	N/A	63.43%	63.43%
Bridgeville	61.52%	47.04%	64.52%	79.63%	65.82%	63.71%
Carlisle	45.92%	44.95%	43.83%	31.96%	69.44%	47.22%
Dagsboro	N/A	N/A	N/A	N/A	62.34%	62.34%
Delmar	75.59%	75.89%	76.74%	83.94%	82.97%	79.03%
Ellendale	78.43%	58.12%	63.52%	67.15%	62.67%	65.98%
Frankford	65.44%	66.43%	65.89%	77.59%	N/A	68.84%
Greenwood	N/A	N/A	27.86%	50.01%	41%	39.73%
Gumboro	62.36%	73.60%	63.95%	64.32%	54.91%	63.83%
Laurel	70.88%	60.91%	57.90%	67.27%	N/A	64.24%
Lewes	N/A	N/A	N/A	N/A	55.49%	55.49%
Memorial	47.64%	47.64%	40.34%	63.28%	43.79%	48.54%
Millsboro	74.25%	80.68%	73.59%	65.36%	72.02%	73.18%
Millville	N/A	N/A	N/A	76.64%	78.80%	77.72%
Milton	N/A	N/A	N/A	N/A	N/A	N/A
Rehoboth Beach	N/A	43.84%	55.41%	75.48%	97.86%	68.15%
Roxana	46.63%	67.40%	56.01%	86.36%	82.80%	67.84%
Seaford	N/A	N/A	31.38%	60.54%	58.97%	50.30%
Selbyville	N/A	60.92%	44.99%	59.08%	48.14%	53.28%
					AVG Sussex Rate	61.61%

III. Scope of Services

Although not mandatory, it is anticipated that every company providing ambulance services in Sussex County may utilize this agreement at some point in the future. Existing company contracts may prevent some companies from using the services immediately. Although the contract will be paid by Sussex County, the agreement will be among the awarded vendor, the fire/ambulance company receiving the service, and Sussex County, which will be responsible for payment. Responsibilities for each party are described below and will be further defined in the final contract. The billing and collection methods, excluding any subscription programs established by individual companies, will be uniform for each company using this contract. Currently, each company sets their own billing rates where they would need to communicate those rates and any changes to the billing company. However, we are asking potential bidders to provide two different cost proposals if the bidder's cost proposal would be different if all fire/ambulance use one set of rates for all companies participating in this agreement.

The initial contract term for each tri-party agreement shall be three (3) years, with up to two (2) additional one-year renewal options, contingent upon satisfactory performance, continued need for services, and the concurrence of Sussex County and the applicable fire/ambulance company.

The following services are needed for each company who utilizes this contract:

1. Downloading all billable transport/treatment records from the electronic care report system. The system that is required to be used by all State of Delaware companies providing ambulance services is ImageTrend.
2. Reviewing downloaded data for accuracy, completeness, and regulatory compliance prior to beginning the billing process
3. Preparing and submitting claims to Medicare, Medicaid, private insurers, and self-pay patients
4. Managing all collections and payment processing which includes tracking patient payment plans
5. Communicating, well in advance, any changes to rates, reporting requirements, or laws affecting ambulance billing and reporting
6. Assisting with patient inquiries
7. Maintaining full compliance with all federal, state, and local applicable laws to include HIPAA and Centers for Medicare & Medicaid Services (CMS) regulations and guidance related to Medicare and Medicaid billing
8. Depositing collections to each applicable fire/ambulance company's bank account
9. Mailing Notice of Privacy Practices to all transported patients
10. Providing a monthly bill for services rendered to Sussex County that shows monthly collections by company

It is expected that the awarded vendor will maximize collections, minimize outstanding balances, and provide responsive, professional customer service to the fire/ambulance company, the County and patients.

If the respondent cannot provide all services required under this RFP, the respondent may subcontract certain services, such as collections. However, the County will award this RFP to only one respondent. If the respondent plans to subcontract any services identified in the RFP, the respondent shall disclose the subcontractors in its proposal.

The following tables outline the responsibilities of each entity and will be included in the future contract:

Billing Responsibilities

Responsibility	Description
Electronic Billing Integration	The awarded vendor must support billing integration with the approved electronic patient care reporting system and accept electronic data transfers from the system.
Data Submission Requirements	The awarded vendor shall provide documentation to each fire/ambulance company regarding the information that must be reported for each call so that a transport can be billed accurately.
Data Submission by fire/ambulance company	The fire/ambulance company will report all transport data through the electronic patient care reporting system required by the State of Delaware and will be responsible for properly recording all required information to legally bill insurance, Medicare and Medicaid
Data Submission Verification	The awarded vendor must contact the fire/ambulance company if all required information has not been provided in order to bill the patient properly as soon as possible but within 24-48 hours the information being entered in the reporting system by the fire/ambulance company. The fire/ambulance company shall be responsible for providing the missing or corrected information, except for signature collection as described below.
Signature Collection	Fire/ambulance personnel will attempt to obtain the patient's signature. If unsuccessful, the awarded vendor must make reasonable efforts to obtain the signature post-transport.

Responsibility	Description
Subscription Program	<p>The fire/ambulance company shall provide a copy of its subscription program to the awarded vendor.</p> <p>The awarded vendor must provide feedback within 30 days if it cannot follow the program because the program does not meet Medicare or Medicaid non-discrimination requirements.</p>
Subscription Lists	<p>Fire/ambulance company will provide updated subscription lists to the awarded vendor to ensure proper billing of subscriber patients.</p> <p>The subscription list will be honored by all fire/ambulance companies who take part of this contract.</p>
Tracking Period	The awarded vendor shall track all transport and revenue data based on each fire/ambulance company's fiscal year.
Balance Adjustments	The awarded vendor shall not reduce or write off patient balances without written approval from the applicable fire/ambulance company's designee.
Contract Administration Contact	The awarded vendor must designate an authorized representative to manage day-to-day communications with each fire/ambulance company.
Ambulance/Fire Company Contact	The ambulance/fire company must designate an authorized representative to respond to the awarded vendor's day-to-day communications.
Collections Protocols (see table below)	The awarded vendor shall adhere to the collections protocol set forth in this RFP.
Electronic Claim Submission	The awarded vendor shall use electronic submission for Medicare and Medicaid claims and, when possible, for all other insurers. Paper claims may be used only when electronic submission is not possible.
Pre-Screening of Claims	The awarded vendor must verify each claim's compliance with payer requirements and applicable laws, including physician certification, medical necessity, and assignment of benefits, as applicable.
Insurance Verification	The awarded vendor must verify insurance eligibility using commercial databases and other accepted tools before submitting claims.
Indemnification	<p>The awarded vendor shall indemnify and hold harmless each fire/ambulance company and the County from any losses or claims arising from the awarded vendor's performance, billing errors, or failure to act.</p> <p>Each fire/ambulance company shall indemnify and hold harmless the County and the awarded vendor for billing errors based on information provided by that fire/ambulance company.</p>
Privacy Notice	The awarded vendor will mail a Notice of Privacy Practices to each transported patient. This notice is required to be sent only once per patient, regardless of the number of transports received.

Billing Responsibilities- continued

Responsibility	Description
Billing Rates	Depending on bids, the contract will contain one of the two provisions. (1) Each fire/ambulance company will communicate its billing rates to the awarded vendor. The awarded vendor shall follow the rate structure established by each fire/ambulance company. (2) Sussex County, through the Sussex County Volunteer Fire Association, will communicate the billing rates for all fire/ambulance companies to the awarded vendor. Rates will be adjusted annually by CPI-U through the term of the contract.

Collection protocols for each fire/ambulance company that must be followed by the awarded vendor

Protocol	Description
Submit claim to auto insurance	If applicable, send to auto insurance, as soon as possible, but within 24-48 hours of when the incident was reported by the Company
Submit bill to medical insurance	Submit claims to Medicare, Medicaid, private insurers as soon as possible but within 7 days of reported incident
Follow practice based on subscription program provided by fire/ambulance company	Each company may have a subscription program that determines what happens next with a patient's bill; the subscription program should be followed so long as it meets all required laws
Submit bill to patient	Submit balance billing to patient
Submit second bill to patient	After 30 days of original bill to patient, submit a second bill that mentions the balance will go to collections
Collections	After 90 days of initial bill to patient, place outstanding bill into to vendor's collection process

Reporting requirements to be provided by the awarded vendor to each applicable fire/ambulance company, unless noted otherwise

Requirement	Description
Collection Reports	Detailed report of all collections received, accompanied by corresponding deposit slips showing amounts deposited to the fire/ambulance company's designated bank account.
Monthly Summary/Aging reports	End-of-month aging reports showing the balance of open receivables.
Required Reconciliation Reports	Monthly listing of commitments, write-offs, adjustment credits, and any additional reports necessary to reconcile the account balances from month to month.
Custom Reports	Any additional reports requested by the ambulance/fire company within reason

Reporting requirements to be provided by the awarded vendor to each applicable fire/ambulance company, unless noted otherwise - continued

Requirement	Description
Records availability	All records and correspondence related to a fire/ambulance company's accounts receivable and the awarded vendor's collection efforts shall be made available to the fire/ambulance company, the County, or their authorized representatives upon request.
Comparative Revenue Reports	Monthly reports shall include a comparison of receipts for the same period in the prior fiscal year.
Support to accountant	Upon request, the awarded vendor shall provide account-level information and work cooperatively with any fire/ambulance company for purposes of review, analysis, or reconciliation.
Compliance Reports	Submit a report to the fire/ambulance company annually that shows that claims are being tested for coding accuracy and proper documentation

Cost Responsibility

Provision	Description
Awarded Vendor Costs	All expenses directly or indirectly related to the billing and collection of the fire/ambulance service accounts shall be the sole responsibility of the awarded vendor.
Refunds	Any refunds due to patients or insurers shall be processed by the billing company and then deducted from the next month's payment to the fire/ambulance company. Documentation shall be provided to the fire/ambulance company as to what the refund was for.
Fire/Ambulance Consent for Expenses	The awarded vendor shall not incur any expenses on behalf of a fire/ambulance company without prior written consent. Unauthorized expenses shall not be reimbursed under any circumstances.
Billable rate by the billing company	Sussex County shall be responsible for payment to the awarded vendor based on the percentage of collections stated in the awarded proposal and subsequent contract.

IV. Required Submittals

The following information shall be provided in the proposal. Failure to respond to any request for information may result in rejection of the proposal in the sole discretion of the County:

- (1) Cover Letter – No more than two pages, indicating your interest and ability to complete the scope of services set forth in this RFP in accordance with all stated requirements. A duly authorized representative of the respondent must sign the cover letter.
- (2) Delaware business license: Provide evidence of a valid business license to provide service in the State of Delaware.
- (3) Profile Information – a written description of your company and/or services offered. The Profile Information Section should include the following:

- a. Complete legal name of your organization/company
 - b. Principal place of business and any local offices
 - c. Years in the industry: a proven record of providing the types of products and services you are bidding.
 - d. State the number of current contractual agreements in place.
 - e. State the entities that use your service, similar to the one described in this RFP, located in the State of Delaware
 - f. Specifically, identify engagements, similar to the one described in this RFP.
- (4) Assignment of Personnel and Statement of Qualifications – identify and describe the qualification of the individual(s) responsible for delivering services to the fire/ambulance companies through this RFP. You are encouraged to highlight any relevant expertise and training experience. This section should include:
- a. Identification of the person(s) who will be responsible for providing services in this RFP. Include their prior experience with services similar to this RFP and their relevant training
 - b. Identification of the person(s) who will be the local contact for the County and the fire/ambulance company on any billing questions or concerns
 - c. If subcontracting some of the services, list of companies subcontracting with and their experience providing services similar to those in this RFP.
 - d. Preference will be given to proposals in which all services are provided within the United States. Clearly state whether any services, including billing-related customer service and collections, will be provided outside the United States.
- (5) Relevant Experience and References – List up to three (3) projects that involve work similar to the proposed project and were completed within the last 5 years. For each project, include the following information: client, contact information, address, relevant data such as the size of the project, and a brief description. This section will be essential for reference checks.
- (6) Financial Stability – Demonstrate the ability to support the proposal submitted. Be sure to include information that demonstrates financial capability to fulfill the requirements set forth in the RFP.
- (7) Approach to Scope of Services – Provide detailed work and technical plans that describe your understanding of the Scope of Services. Be sure to include the following:
- a. The strategies and methodologies for functions including, but not limited to:
 - i. Onboarding a new ambulance/fire company and your plan to coordinate with previous billing provider
 - ii. Billing, using the framework listed in Collection Protocols in Section III
 - iii. Collections with benchmarks and targets
 - iv. Managing incomplete patient care records and delays in submissions
 - v. Coding audit programs
 - vi. Additional resources provided
 - vii. Approach to labor
 - viii. Approach to compliance with all laws and regulations that govern the services provided in this RFP
 - b. The action plan to accomplish the requirements defined within the RFP. Because many of the fire/ambulance companies will not be able to take advantage of this contract immediately, companies that can demonstrate an ability to scale their services up over time will be considered. If the bidder cannot accommodate all 22 companies from the start, please provide a plan and timeline showing how services can be scaled over time. For all submittals, include an implementation timeline assuming an award in August.
- (8) Additional Added Value Services (Optional, however, does carry weight in scoring) – Describe any additional value-added services that you can provide that go beyond the scope of work. These services may include options that improve efficiency, enhance reporting, support patients, provide bi-lingual patient correspondence, provide additional compliance services, provide training to EMTs to properly code activity, or increase collections at no additional cost.

- (9) Price Proposal – The proposed pricing shall be expressed as a fixed percentage (%) of actual net collections received on behalf of the fire/ambulance companies. This percentage must include all costs associated with performing the required services, including but not limited to:
- a. Labor and administrative costs
 - b. Software or system access
 - c. Postage, supplies, or materials
 - d. Travel or incidental expenses
 - e. Any overhead or profit

No additional fees or reimbursable expenses will be permitted unless expressly authorized in advance by the County or by a fire/ambulance company if it requests the work and agrees to pay for it.

Provide two price proposals if the fixed percentage (%) of actual new collections would be different if there is one billing rate for all companies versus different billing rates for each company.

Since the intent is to award an initial contract for 3 years, please provide a fixed percentage (%) for 1st, 2nd, and 3rd years.

Proposal Modifications

Any changes, amendments, or modifications to a proposal must be made in writing, submitted in the same manner as the original response, and conspicuously labeled as a change, amendment, or modification to a previously submitted proposal. Changes, amendments, or modifications to proposals shall not be accepted or considered after the time and date specified as the deadline for submission of proposals.

Proposals which do not meet or comply with the instructions of this RFP may be considered non-conforming and deemed non-responsive and subject to disqualification at the sole discretion of the Finance Director/COO.

The County reserves the right to:

- Reject any and all proposals received in response to this RFP, or to make no award, or to issue a new RFP.
- Waive or modify any information, irregularity, or inconsistency in proposals received.

V. Insurance Requirements

The awarded vendor shall be required to secure, maintain, and provide evidence of insurance acceptable to the County, as indicated below:

- Professional liability (or errors or omissions liability) insurance that insures against claims alleging acts, errors and omissions arising out of or in connection with the services provided to the County and fire/ambulance companies, with minimum limits of \$2,000,000 per occurrence and \$2,000,000 annual aggregate.
- Cyber and privacy liability insurance that covers claims arising from breaches in network security and or disclosure of personally identifiable non-public information with minimum limits of \$2,000,000 each wrongful act and policy limit is required. If cyber and privacy liability is included in the professional liability (or errors or omissions liability), certificates of insurance provided must confirm it is included.
- Employee theft insurance including client's property coverage, insuring all employees providing services to the County, with minimum limits of \$2,000,000 each occurrence.

- Worker's Compensation – Statutory limits for all of the Audit Firm's employees and employers' liability insurance with minimum limits of \$100,000 each accident for bodily injury by accident; \$100,000 each employee for bodily injury by disease; and \$500,000 policy limit for bodily injury by disease.
- Commercial general liability insurance that insures against bodily injury, property damage, personal and advertising injury claims arising out of or in connection with the services provided to the County. The minimum limits of liability for this insurance are \$1,000,000 combined single limit each occurrence; \$1,000,000 personal and advertising injury; \$2,000,000 combined single limit general aggregate; and \$1,000,000 combined single limit products/completed operations aggregate.

The commercial general liability policy shall specifically name Sussex County and its elected and appointed officials, officers, directors, employees, agents, consultants as an additional insured, on a primary and non-contributory basis.

Liability insurance as required hereunder shall be in force and current evidence of insurance must be on file with the County, throughout the term of the contract. Each policy shall be endorsed to ensure that the policy is not subject to cancellation or non-renewal until sixty (60) days' advance written notice has been given to the County. For cancellation due to non-payment of premium, ten (10) days prior written notice is due to the County.

All insurers underwriting the vendor's insurance must be allowed to do business in the State of Delaware and acceptable to the County. The insurers must have a Best's Financial Strength Rating of "A-" or better, and a Financial Size Category of "Class VII" or higher, unless the County grants specific approval for an exception.

If any liability insurance purchased by the vendor has been issued on a "claims made" basis, vendor must comply with the following additional conditions. The limits of liability and the extensions to be included remain the same.

Vendor must either:

1. Agree to provide certificates of insurance to the County evidencing the claims made coverages for three (3) years after termination of the contract. Such certificates shall evidence a retroactive date no later than the beginning of services under the contract; or
2. Purchase a three (3) year extended reporting period endorsement for each such "claims made" policy in force as of the date of termination of the contract, and evidence the purchase of this extended reporting period endorsement by means of a certificate of insurance and a copy of the endorsement itself. Such certificate or copy of the endorsement shall evidence a retroactive date no later than the beginning of services under the contract.

Any deductibles or retentions of \$25,000 or greater shall be disclosed by the vendor and are subject to the County's written approval. Any deductible or retention amounts elected by the vendor or imposed by the vendor's insurer(s) shall be the sole responsibility of the vendor and are not chargeable as expenses.

The vendor will be responsible for loss of or damage to the vendor's property, equipment and materials and shall waive all rights against the County and its elected and appointed officials and employees for loss of or damage to the vendor's property, equipment, and materials. Any property insurance policy maintained by vendor shall permit waivers of subrogation by endorsement or otherwise.

The vendor shall indemnify, defend, and hold harmless Sussex County and each fire/ambulance company and its elected and appointed officials, officers, directors, employees, agents, consultants from and against any and all claims, demands, suits, judgments, costs, and expenses asserted by a person or persons, including agents, employees, or volunteers of vendor, by reason of death or injury to persons, or loss or damage to property, resulting from operations hereunder, or sustained in or upon the premises of the County.

VI. Evaluation and Selection Process

Based on the criteria established, an evaluation committee will be selected to read, screen, and rank all proposals in writing. In accordance with 29 Del. C. § 6982(b), the evaluation committee shall determine whether all applicants meet the minimum qualifications to perform the services. The committee may choose to interview, at a minimum, the highest-ranked vendor. Interviews may result in a change in ranking. At any point in the negotiation process, the evaluation committee may, in its discretion, terminate negotiations with any or all vendors. The evaluation committee reserves the right to request additional supporting documentation from any proposed vendor in order to verify its response.

Evaluation Criteria

Proposals will be evaluated based on the following criteria (maximum of 100 points).

- **EXPERIENCE AND REPUTATION** – each proposal will be evaluated based on the respondent's experience and reputation in providing ambulance billing and collection services; companies with successful experience providing ambulance billing services in the State of Delaware will be given preference in this category. **20 points**
- **QUALITY OF SCOPE OF SERVICES** – each proposal will be evaluated based on the clarity, completeness, and demonstrated understanding of the scope of services. Scope of Services includes the vendor's approach to ambulance billing and collections operations, compliance with regulatory standards, audit billing programs, and ability to maximize collections while maintaining responsive and professional patient experience. **20 points**
- **CAPACITY TO PERFORM** – each proposal will be evaluated based on the respondent's ability to deliver the required services through appropriate staffing and organizational capacity. This includes the experience and qualifications of proposed personnel, clarity of roles, and the respondent's commitment to provide adequate resources throughout the contract term. Preference will be given to organizations that can provide all services, including billing, customer service, and collections, within the United States. **20 points**
- **INCLUSION OF ADDED VALUE SERVICES** – each proposal will be evaluated for any additional services that can be provided to the fire/ambulance companies not noted in the RFP. **10 points**
- **PRICE** – **30 points**

VII. Contract Termination

Additional contract termination terms and conditions will be outlined in the final contract. However, by submission of an RFP, the awarded vendor acknowledges they would be able to deliver all records and pertinent correspondence concerning the accounts and collection thereto to each fire/ambulance company, and the billing service will otherwise cooperate with Sussex County or their assignees to affect an orderly transfer of the collection of each fire/ambulance company's accounts receivable when the contract terminates. If Sussex County or ambulance/fire company should terminate this agreement, the billing service will only be entitled to receive any and all commission due to the billing service up to and including the actual date of termination and transfer of accounts receivable. The billing service must turn over all records and have them delivered to each ambulance/fire company upon termination of the contract. At the end of the contract, either by termination or expiration of the contract, Sussex County or the independent fire/ambulance companies will not be liable for any additional expenses of the vendor with the exception of those expenses included in the contract.

VIII. RFP Guidance: Question and Answers

Q: Can you provide financial information for 2024 – 2026 for each department?

A: There is a lot of financial data by department compiled in the FACETS report that was released in June 2025. You can find 2023 financial data along with 4 years prior in this report by company in this report located here: [Final Report Draft-Sussex-Delaware Fire Service Financial HealthFINAL](#) The County would

not have 2025 or 2026 data. It typically takes up to 6 months to have a completed review done, so we don't require financial data until 6 months after a fiscal year. It is only 5 months after the end of fiscal year 2025 for most companies. Here is a table of 2024's revenue. As you will notice in the 6 year's worth of financial data provided, because most departments have shown surpluses in all 6 years, there is expected to be little to no difference in financial data in 2025 when it becomes available.

2024 Revenue

Entity	Total Revenue (Fire and Ambulance, if applicable)	Ambulance Billing Revenue only**	Income
Bethany	\$3,303,954	\$338,304	\$692,098
Blades	\$1,984,933	\$292,150	\$434,317
Bridgeville	\$3,205,568	\$333,147	\$963,395
Carlisle*	\$4,511,687	\$1,042,621	\$2,525,936
Dagsboro	\$1,679,437	\$132,529	\$335,139
Delmar	\$3,553,680	\$558,263	\$1,117,832
Ellendale	\$1,989,353	\$332,433	\$446,868
Frankford	\$1,722,822	\$135,416	\$741,695
Georgetown	\$1,679,381	\$806,320	\$88,516
Greenwood	\$2,092,440	\$302,162	\$359,114
Gumboro	\$1,741,963	\$111,279	\$423,562
Laurel	\$2,589,993	\$464,427	\$741,019
Entity	Total Revenue (Fire and Ambulance, if applicable)	Ambulance Billing Revenue only**	Income
Lewes	\$5,983,967	\$1,726,173	\$1,725,191
Memorial	\$1,492,648	\$64,929	\$474,552
Mid-Sussex	\$1,924,610	\$1,112,749	\$184,026
Millsboro	\$3,892,954	\$1,351,176	\$567,346
Millville	\$3,997,817	\$947,273	\$1,481,588
Milton	\$3,107,895	\$791,928	\$650,423
Rehoboth	\$4,636,910	\$1,580,728	\$1,271,095
Roxana	\$2,994,751	\$537,626	\$727,747
Seaford	\$2,918,694	\$897,232	\$605,189
Selbyville	\$1,918,165	\$276,744	\$606,875

* Carlisle provides service in Kent County. This revenue includes their total operations as they don't break their revenue out where calls are located. However, per the FACETS study. About 19% of Carlisle's calls are in Sussex County.

Q: Can the County provide a breakdown of annual transport by payer type?

A: This information is not available to the County. The County contacted a representative from the Medicare Ground Ambulance Data Collection System (GADCS) and was told this is not public information and the individual companies have not provided this information to the County to share.

Q: Are there known data quality challenges (e.g. incomplete patient care records, missing signatures, or delays in submissions).

A: Yes, but it is difficult to determine a percentage as each company manages this internally. Incomplete patient care records are managed by the State of Delaware with communication sent to the ambulance company advising of an incomplete record.

Q: Is participation in this contract mandatory for all 22 fire/ambulance companies, or voluntary? And can individual companies opt out of the contract after award?

A: Participation is not mandatory. However, participation will save every ambulance money because the County is picking up the cost. The County will not ask for commitments of the companies until the contract has been awarded. Once a company commits, they will need to commit for the length of the contract.

Q: Departments currently bill at the BLS level even when a Sussex County Paramedic augments the crew and provides patient care. Because this is a Sussex County contract, will these transports now be billed at the ALS level when the paramedics provide patient care?

A: This contract is for BLS billing only.

Q: Is the intention to select one vendor?

A: Yes, only one vendor will be selected but we are allowing the vendors to tell us how many they can onboard over a timeline set by the vendor.

Q: Could the start date be staggered to enable time to train additional staff and add resources to accommodate the new business?

A: Yes, please provide a timeline in your scope of work that shows how long it will take you to be able to accommodate 22 companies. As stated in the RFP, we do not anticipate everyone will be ready to sign up when the award is given.

Q: What with the term of the contract be?

A: The term for each contract will be 3 years with the ability to renew at the discretion of the County and fire/ambulance company for two one-year periods. There will be a customary termination for cause clause that will allow the fire/ambulance and County to terminate the contract before the end of the full term.

Q: Can a list of insurance companies billed be provided?

A: Many of our fire/ambulance companies are in areas traveled heavily by visitors outside the State of Delaware. The bidder shall assume that multiple insurance providers will be billed when bidding.

Q: Can information such as company write-offs, debt write-offs, and amounts sent through a collections process be provided by company?

A: This data is unavailable. Bidders shall assume typical amounts for write-offs and amounts sent to collections when bidding.

Q: Are companies willing to change from par to non-par billing?

A: Yes, if the company does not have contracts in place that prevent non-par billing. Non-par billing is expected.

Q: Can you provide the total ambulance transport volume for 2024 and 2025 for each department?

A: Data below was provided by the Delaware EMS patient care reporting system

2024 Data

	Agency Assist	ALS Interfacy / Non Emergency Transport	ALS Transport	BLS Interfacy / NonEmergency Transport / SCT	BLS Release	BLS Transport	Cancel.	Critical Care Trans.	DOA	Patient Refusal	Public Service	Standby -No Patient Contact	Termination of Resuscitation (TOR)	Transfer of Care	Treated, Transported by Private Vehicle	Unable to Location Patient / Scene	(blank)	Grand Total
Bethany	36		1		4	561	95		8	239	24	87	1	10	1	8	29	1104
Blades	34				3	940	166		6	172	17	109	4	8		6	45	1510
Bridgeville	19				2	795	83		8	271	50	97	5	7		7	75	1419
Carlisle	193	3	2	4	14	3341	281	1	20	353	202	355	9	15		20	252	5065
Dagsboro	27		2		2	288	40		1	77	10	38	1	4		1	21	512
Delmar	252	1	19	10	8	328	56		8	99	114	22	1	7		16	50	991
Ellendale.	23			2	4	887	190		13	265	20	90	3	19		14	43	1573
Frankford	25			2	2	336	54			79	3	19	1	5		7	8	541
Georgetown	210	1	1	1	13	2677	286		21	464	202	95	8	17		23	213	4232
Greenwood	7		1	2	4	589	70		8	108	24	60	2	12		1	42	930
Gumboro	16		2	2	1	279	22		5	75	8	10	1	5		2	18	446
Laurel	46		3	2	10	1538	307		17	291	51	113	8	11		21	124	2542
Lewes	201					3584	817		44	682	240	498	7	22	1	43	304	6443
Memorial	22		3		1	181	49		2	62	14	8	2	3		2	10	359
Mid-Sussex	359		2	5	4	2561	397		38	721	19	47	8	21		21	181	4384
Millsboro	265		4	8	10	2911	429	3	23	654	43	123	5	23		17	230	4748
Millville	158	1	6	2	4	1659	134		27	507	28	93	2	14		22	70	2727
Milton	146	4	3	198	9	1251	267		9	324	42	107	1	26	1	13	146	2547
Rehoboth	306		3	10	8	2754	391		27	603	92	181	9	30		18	234	4666
Roxana	80		2	3	12	870	113		10	171	141	130	5	14		9	53	1613
Seaford	206		7	1	1	2940	345	2	21	549	52	195	8	28		45	251	4651
Setbyville	22				1	460	34		5	132	15	54		6		5	37	771
Grand Total	2653	10	61	252	117	31730	4626	6	321	6898	1411	2531	91	307	3	321	2436	53774

2025 Data

	Agency Assist	ALS Interfacy / Non Emergency Transport	ALS Transport	BLS Interfacy / NonEmergency Transport / SCT	BLS Release	BLS Transport	Cancel.	Critical Care Trans.	DOA	Patient Refusal	Public Service	Standby -No Patient Contact	Termination of Resuscitation (TOR)	Transfer of Care	Unable to Location Patient / Scene	(blank)	Grand Total
Bethany	27		2		1	559	97		4	224	36	133	3	6	14	5	1111
Blades	25		1	2	1	897	148		6	183	23	118	2	12	8	17	1443
Bridgeville	19		1	2	8	885	95		5	213	36	116	3	6	10	6	1405
Carlisle	239		2	11	11	3964	384		30	446	132	306	11	15	35	25	5611
Dagsboro	16		2	1		306	45		5	63	13	24	2	3	7		487
Delmar	310		3	5	2	487	64		10	106	123	28	1	3	17		1159
Ellendale.	20				2	918	205		8	196	28	98	4	13	17	6	1515
Frankford	22					327	64			93	13	26	1	6	9	2	563
Georgetown	194			3	9	2932	361	1	19	449	138	101	6	16	36	3	4268
Greenwood	12		1	1	2	582	56		12	133	35	44	1	13	11	5	908
Gumboro	14		2	2	3	298	34	1	2	85	10	17	1	3	3		475
Laurel	90		2	1	10	1614	215		33	297	47	147	2	16	22	3	2499
Lewes	224					4103	827		42	659	319	373	13	25	57	64	6706
Memorial	6	3			2	181	74		1	32	15	14			5	4	337
Mid-Sussex	299	3		4	6	2586	404	1	27	735	44	36	6	26	14	17	4208
Millsboro	255	1	3	6	15	3173	444	1	39	718	46	137	12	27	13	15	4905
Millville	236				5	1710	157		22	659	71	109	4	28	17	14	3032
Milton	113	2		135	4	1389	334		16	345	63	143	5	21	21	8	2599
Rehoboth	525	1	5	14	28	2953	411		23	629	148	136	4	35	24	7	4943
Roxana	86		3	2	7	950	162		18	220	115	136	2	14	13	7	1735
Seaford	187		6	4	4	2940	413		24	541	51	167	12	21	43	82	4495
Selbyville	32		1			494	27		6	88	15	40		2	7	3	715
Grand Total	2951	10	34	193	120	34248	5021	4	352	7114	1521	2449	95	311	403	293	55119