

## **Mom, Baby Get \$3,500 Ambulance Bill After Hospital Parking Lot Birth**

CBS Sacramento

Baby Sawyer just couldn't wait to enter the world when his mother Katie Moraida's water broke a week before he was due.

Katie recalls her husband Daniel shouting "'What do I do, what do I do?'" "Get in the car!" Katie replied. The Moraida's got in the car and raced to Sutter Roseville Hospital.

"I'm driving, and going 'That's what a contraction sounds like,'" said Daniel.

With the emergency room in sight, Katie screamed for him to stop the car.

Daniel pulled over, "I jumped out. I ran around. Opened the door," he said.

"And I said I have to push, I pushed and he came out," said Katie.

"She went like this, pop, he came shooting out, said Daniel.

Daniel looked at his wife, "Did we really just do that, and I can see the hospital door," he said.

Roseville Police witnessed the incident and called the paramedics, who cut the umbilical cord; and drove Katie and newborn Sawyer, a few hundred yards to the hospital door. The entire time with the paramedics ten minutes.

"It is such a blur," said Katie.

But later it would come into focus when two equal American Medical Response ambulance bills showed up. One for Katie and one for baby Sawyer; totaling more than \$3,500.

"For not even a full minute of ambulance ride" and "We had already done the hard part, delivered our child in the front seat of our car," said Daniel.

Consumer advocate Amy Bach with United Policyholders thinks it's ridiculous that AMR billed both mom and newborn.

"Is this a Saturday Night Live skit?" Bach said. "You don't charge two people for one ride."

While insurance covered Katie's portion of the bill, the couple says their insurance, BlueCross BlueShield of Minnesota, wouldn't cover Sawyer's bill based on how AMR coded it; and AMR sent the family to collections.

“It’s point the finger, point the finger, point the finger,” said Daniel.

But Bach says coding issues are common with insurance and is pushing for a federal law that would give families six months to clear up issues like these before getting sent to collections.

Federal bill related to medical debt relief see

also:<https://www.Congress.Gov/bill/114th-congress/senate-bill/2592>

“The patient has nothing to do with the dispute,” said Bach.

AMR tells us they equally charged mom and baby because they both were treated and transported.

Adding “Luckily both mom and child, although in need of medical attention, were not suffering from any major complications.”

Finally, 10 months after Sawyer was born BlueCross BlueShield of Minnesota realized it made a mistake and covered most of Sawyer’s ambulance bill.

Telling us “We understand the frustration of the Moraida family and are continuing to work with them.”

AMR then pulled the family out of collections.

Daniel says if he knew then, what he knows now, he says he never would’ve allowed his wife and son to get into that ambulance.

“I would’ve walked into the hospital grabbed a wheelchair, and put them both in the wheelchair and pushed them up myself,” said Daniel.

Now celebrating his first birthday with his family, Sawyer will eventually learn just how he entered the world.

“We have a happy healthy teething boy,” said Katie.