



**NSW Ambulance**

excellence in care

# **NSW Ambulance School and Group Cover Scheme (ASGCS)**

## **Policy Guidelines**

Finance

Effective 1 January 2024

# NSW Ambulance School and Group Cover Scheme

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## 1 Purpose

- 1.1 The purpose of this policy is to define an insurance scheme that provides coverage for emergency ambulance services to NSW dependent school students attending approved, fully supervised school activities.
- 1.2 The scheme also provides coverage to children attending Groups such as Child Care Centres, Long Day Care Centres (LDCC), Out of School Hours (OOSH), Vacation Care, Pre-school, Family Day Care (FDC) and Pony Clubs.
- 1.3 The insurance scheme will also form part of those services covered under reciprocal arrangements between NSW Ambulance and ambulance services in other Australian States and Territories.

## 2 Scope

- 2.1 This policy covers NSW dependent school students attending approved, fully supervised school activities within NSW and also within those other States and Territories within Australia that have reciprocal arrangements in place with NSW Ambulance. All States and Territories with the exception of South Australia and Queensland have reciprocal arrangements in place with NSW Ambulance. This policy does not cover Boarders who are at the school premises outside of school hours, school staff, school visitors and siblings of students of the school.
- 2.2 This policy does not cover dependent school students from other Australian States and Territories attending approved, fully supervised school activities within NSW that have reciprocal rights arrangements in place with the NSW Ambulance.
- 2.3 Dependent school students only with a permanent disability are covered for their journey to and from their place of residence to the school at which they are enrolled, provided that the journey is not broken for any reason.
- 2.4 Dependent school students who are enrolled at the Mungindi Central School are covered for fully supervised school activities in either NSW or Queensland. This overrides "Reciprocal arrangements" as set out in section 4 - Definitions.

## 3 Background

The NSW Ambulance Schools and Group Cover Scheme (ASGCS) was originally developed by former individual Ambulance Districts after World War II as fund raising initiatives. Some Districts imposed set tariffs for the provision of emergency ambulance services to school students attending approved activities within the District boundaries. Others invited all schools within their District to conduct a fund raising day to raise money for the District Ambulance Service with school children giving a donation. In return free emergency ambulance services were provided within the District with transport to the nearest public hospital.

In 1977 the NSW Ambulance Service Board was taken over by the NSW Government and the 58 Districts were re-aligned into nine Regional Ambulance Services with standardised billing arrangements put into place.

In 1983/84 reciprocal rights arrangements were put in place across all Australian States and Territories. This meant that any NSW resident who was covered for emergency ambulance services within their home state would also receive the same level of cover while interstate. This included school students.

There are no reciprocal arrangements in place at this time with Queensland and South Australia. Both of these States unilaterally withdrew from the scheme in 1999 and 2003 respectively.



## 4 Definitions

In this Policy:

**“NSW Ambulance School and Group Cover Scheme”** is the scheme referred to as “ASGSC”

**“Emergency ambulance services”** means the provision of the full range of emergency ambulance services provided by NSW Ambulance available within the clinical care and treatment protocols. This includes transport to the most appropriate public hospital as well as treatment on site where no transport is required

**“Approved school activities”** means those activities attended by students planned and approved by the student’s school (during school hours) and that also have the consent of the student’s parent/guardian.”(School holidays, Public holidays and Weekends are not included)

**“Dependent school student”** is a school student 19 years of age or under who is totally dependent on their parents/guardian

**“Fully supervised school activities”** are activities approved by the student’s school (during school hours) that are under the direct supervision of teachers and/or parents/guardians. (School holidays, Public holidays and Weekends are not included)

**“School timings”** are Monday – Friday from 8.30 am to 3.30 pm (does not include Public holidays and School holidays)

**“Group timings”** are Monday – Friday as per operating hours of the group. This does not include public holidays

**“Group”** - Children attending Groups such as Child Care Centres, Long Day Care Centres (LDCC), Out of School Hours (OOSH), Vacation Care, Pre-school, Family Day Care (FDC) and Pony Clubs are covered under this subscription

**“Hospital”** includes any public hospital within the State of NSW or the most appropriate public hospital even if that public hospital is within another Australian State or Territory

**“Provider”** is the party as constituted under the Health Services Act 1997 to provide ambulance services within the State of NSW

**“Reciprocal arrangements”** mean those arrangements entered into by all States and Territories within Australia, with the exception of South Australia and Queensland, that provide emergency ambulance services at no cost to NSW resident school students of those States and Territories that are party to the reciprocal arrangements

**“NSW Ambulance”** is the NSW Ambulance

## 5 Coverage in South Australia and Queensland

School groups on excursion in South Australia and Queensland are not covered for the provision of free emergency ambulance services in either of these States. Schools will have to obtain other forms of insurance to cover their students.

## 6 Policy and Content Guidelines

- 6.1 Emergency ambulance services are provided at no cost to dependent school students covered under this policy once the insurance premium has been paid.
- 6.2 Emergency ambulance services are provided at no cost to dependent school students from other Australian States and Territories, with reciprocal arrangements in place, covered under this policy.

- 6.3 In the event that transport of a dependent school student, covered under this policy, is required for the purpose of ongoing assessment and further treatment this will be provided to the most appropriate public hospital. Any subsequent transports from home as a result of the injury occurred at school / supervised activity will not be covered under this policy.
- 6.4 In the event that transport of a dependent school student, covered under this policy, is not required then treatment will be afforded on site at no cost in accordance with this policy once the insurance premium has been paid. Any subsequent transports from home as a result of the injury occurred at school/supervised activity will not be covered under this policy.
- 6.5 In the event that treatment and/or transport of a dependent school student, covered under this policy is required where the scene of accident is not the school or fully supervised school activity out of school or an event after school hours, a brief description/accident (incident) report of the circumstances is required to be submitted at the time of forwarding invoice to NSW Ambulance. NSW Ambulance will review and determine the outcome on case by case basis.
- 6.6 In the event that no treatment is required but observations have been taken an invoice will still be generated in accordance with NSW Ambulance billing rules, however such services will be provided at no cost in accordance with this policy once the insurance premium has been paid.
- 6.7 Students attending Out of School Hours (OOSH) and Vacation Care that are operated at the public school are not covered under this policy. They need to take additional cover with NSW Ambulance Service for children enrolled at OOSH and Vacation Care.
- 6.8 Schools are able to obtain cover for their students for emergency ambulance services under the ASGCS for a pre-determined rate per 100 children.
- 6.9 Child Care Centres, Out of School Care (OOSH), Vacation Care, Long Day Care Centre (LDCC), Pre School and Pony Clubs are able to obtain cover for emergency ambulance services based on the number of children enrolled at the Centre for a pre-determined rate per 100 children.
- 6.10 Arrangements are in place to allow the payment of fees for coverage under the ASGCS to a controlling/co-coordinating body/authority.
- 6.11 In the event that a student's parent or guardian have ambulance coverage through the ambulance levy, a health fund or any other means then this will take precedence over the provisions of the ASGCS in the event that emergency ambulance services are provided.
- 6.12 Participating schools will be invoiced in December of each year with cover being provided with effect from 1 January to 31 December of the following calendar year.
- 6.13 On receipt of payment, NSW Ambulance will issue an account number for each school covered under the ASGCS that must be entered onto invoices covered under this policy before any claim against the ASGCS policy can be processed. The customer number that appears on the Tax invoice for renewal of school subscription is the school policy number. The claim will be rejected if customer number noted on the invoice is invalid.



## 7 Business Rules

### Within NSW

In the event that a NSW dependent school student is provided with emergency ambulance services within NSW, an invoice will be generated in the name of the person to whom these services have been provided. On receipt of the invoice the parents/guardian should:

- 7.1 If the student is listed on the Parent/Guardian's private health insurance or Centrelink health care card or pension card, then the student details should be recorded in the relevant section on the back of the invoice and returned to NSW Ambulance, as per instructions on the invoice.
- 7.2 If the parents/guardian has no other form of ambulance insurance they should forward the invoice to the dependent student's school. The school will write the ASGCS number on the invoice and forward it to NSW Ambulance. The customer number that appears on the Tax Invoice for renewal of school subscription is the school policy number i.e. ASGCS. The claim will be rejected, if customer number noted on the invoice is invalid. On receipt of the invoice NSW Ambulance will consider the account settled.

### Interstate

In the event that a NSW dependent school student is provided with emergency ambulance services in other Australian States or Territories, Schools may consider travel Insurance and/or cover for these excursions/activities which may be available for NSW Schools for out-of-state excursions. Please refer to NSW Department of Education policies for planning and managing excursions for travel insurance requirements.

For emergency ambulance services provided where a reciprocal arrangement is in place with the Australian State or Territory, an invoice will be generated in the name of the person to whom the service was provided. On receipt of the invoice the parents/guardians should:

- 7.3 If the parents/guardian has private health insurance, arrange payment through their insurer.
- 7.4 If the parent/guardian has no other form of ambulance insurance, they should forward the invoice (except invoices from Queensland and South Australia Ambulance) to their dependent school student's school. The school will write the ASGCS number on the invoice and forward it to NSW Ambulance. On receipt of the invoice and the ASGCS details NSW Ambulance will settle the account.

**For emergency ambulance services provided by Queensland or South Australian ambulance services**, an invoice will be generated in the name of the person to whom these services were provided. NSW Ambulance will not be responsible for settlement of the account.

- 7.5 Schools located on NSW/Queensland border attending excursions/activity in Queensland are not covered under this policy. Schools may consider travel Insurance and/or cover for these excursions/activities which may be available for NSW Schools for out-of-state excursions.

Please refer to NSW Department of Education policies for planning and managing excursions. NSW Ambulance cannot provide advice in relation to commercially arranged or commercially available insurance products. Should students travel to QLD or SA without travel insurance, private health care cover or a current Concession Health Care card they will not be covered for emergency ambulance services.

### Other Information

- 7.6 Parents/guardians who receive an invoice they believe should be covered by the ASGCS, and who have no other form of ambulance insurance, should forward it to the dependent student's school as quickly as possible to avoid any potential debt recovery action in the event that payment is delayed.

- 7.7 Schools that are submitting an invoice to NSW Ambulance under the ASGCS are required to note their ASGCS number on the invoice and forward it to:

NSW Ambulance  
Locked Bag 14  
ROZELLE NSW 2039  
Or via email to  
Email: [AMBULANCE-FinanceAccounts@health.nsw.gov.au](mailto:AMBULANCE-FinanceAccounts@health.nsw.gov.au)

- 7.8 All dependent school students covered under the ASGCS who receives emergency ambulance services are invoiced in their own name.
- 7.9 NSW Ambulance is successfully running the State's Virtual Clinical Care Centre (VCCC). VCCC ensures patients right across NSW will continue to receive the care they need regardless of where they live while also reducing demand on our ambulances and hospital emergency departments. A significant number of calls made to Triple Zero do not require a paramedic response, and that's where expert clinical staff in the VCCC step in and provide appropriate care.

## 8 Fees

- 8.1 Fees to apply from 1 January 2024 to 31 December 2024 to gain coverage under the ASGCS are \$171 per 100 students or part thereof at each school/group. Fees will be reviewed annually.

## 9 Approval

This policy is approved by the Chief Executive of NSW Ambulance.

  
Dr Dominic Morgan ASM  
Chief Executive

  
Date

