


Savvy SENIOR

By Jim Miller



Dear Savvy Senior, A few months ago, I took an ambulance to the hospital emergency room because I had a nasty fall at home, but just received a hefty \$1,050 bill from the ambulance company. Doesn't Medicare cover ambulance rides?

Frustrated Beneficiary

Dear Beneficiary,

Yes, Medicare does cover emergency ambulance services and, in limited cases, nonemergency ambulance services too, but only when they're deemed medically necessary and reasonable.

So, what does that mean?

First, it means that your medical condition must be serious enough that you need an ambulance to transport you safely to a hospital or other facility where you can receive care that Medicare covers.

If a car or taxi could transport you without endangering your health, Medicare won't pay. For example, Medicare probably won't pay for an ambulance to take someone with an arm fracture to a hospital. But if the patient goes into shock, or is prone to internal bleeding, ambulance transport may be medically necessary to ensure their safety on the way. The details make a difference.

Second, the ambulance must take you to the nearest appropriate medical facility. If you choose to be transported to a facility farther away because the doctor you prefer has staff privileges there, expect to pay a greater share of the bill. Medicare will only cover the cost of ambulance transport to the nearest appropriate facility and no more.

Medicare may also pay for an emergency flight by plane or helicopter to the nearest appropriate medical center if the trip would take too long on the ground and endanger your health.

Nonemergency Situations

Medicare may also cover ambulance

transportation in some cases when you're not facing a medical emergency. But to receive this coverage, your doctor needs to write an order stating that an ambulance is medically necessary because other ways to get you to an appointment could endanger your health.

For example, if you've been diagnosed with end-stage renal disease, Medicare may pay if you have a doctor's order stating that it is medically necessary for you to use an ambulance to take you to and from a dialysis center.

You also need to know that in nonemergency situations, ambulance companies are required to give you an Advance Beneficiary Notice of Noncoverage or ABN if they believe Medicare may not pay. This lets you know that you will be responsible for paying if Medicare doesn't.

Ambulance Costs

Ambulance rides can vary from several hundred to several thousand dollars depending on where you live and how far you're transported.

Medicare Part B pays 80 percent of the

Medicare-approved ambulance rides after you've met your annual Part B deductible (\$257 in 2025). You, or your Medicare supplemental policy (if you have one), are responsible for the remaining 20 percent.

If you have a Medicare Advantage Plan, it must cover the same services as original Medicare, and may offer some additional transportation services. You'll need to check with your plan for details.

How to Appeal

If an ambulance company bills you for services after Medicare denies payment, but you think the ride was medically necessary, you can appeal – see Medicare.gov, click on "Providers & Services" followed by "Claims, Appeals, and Complaints." To help your case, ask the doctor who treated

AFTER 40+ YEARS, THE TIME HAS COME TO RETIRE. THE FINAL OFFICE DAY WILL BE SEPTEMBER 12, 2025.

THANK YOU FOR ALLOWING US THE OPPORTUNITY TO BE OF SERVICE TO YOU.

SINCERELY,

DR. CRAIG KENDALL AND STAFF

you for documentation that you needed an ambulance.

If you need some help, contact your State Health Insurance Assistance Program (SHIP), who can help you file an appeal. Go to ShipHelp.org or call 877-839-2675 for contact information.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

ELLENDALE PUBLIC SCHOOL BOARD MINUTES, JUNE 16 & JULY 26, 2025

EPS BOARD MEETING JUNE 16, 2025	
The Ellendale Public School Board met in regular session on June 16, 2025 at 7:00 p.m. with the following board members present: Michele Thorpe, Kristi Gilbert, Jeff Goehring and Cresta Miller. Absent was Val Wagner. Others present were Lana Norton, Cindy Rall and Allison Radermacher.	
Mrs. Thorpe called the meeting to order at 7:00 PM. Pledge of Allegiance. She welcomed visitor Pam Cook. There were no communications. Agenda Additions: New Business d. Additional bill for approval.	
The board talked with Jason Elliot regarding the Owners Representative position. It was the consensus of the board to modify the current MOU with Mr. Elliot.	
Randal Brockman presented general Southeast Region Career & Technology Center information and financial facts.	
The consent agenda included the minutes, financial reports and bills as presented. Goehring reviewed the bills and the following bills were presented for payment:	
May Payroll DD 356-359, 6954-7019 Ck#16081-16097 \$326,046.92	
27346 Agile Sports 8,500.00, Streaming Cameras/Services	
27347 Matthew Thorpe 480.00, Garage Cleanup	
27348 Allard Trophy 165.00, Retirement Clocks	
27349 Arbitersports 669.00, Activity Scheduler/Widgets	
27350 Avel Ecare 800.00, Behavioral Health Sessions	
27351 Avera 27.00, DOT Testing	
27352 Bismarck Public Schools 3,371.44, 1st Semester Tuition	
27353 Blumhardt Chevrolet, 430.63 Repairs	
27354, Void	
27355 Central Business Systems Inc. 397.58, Managed Print Service	
27356 Cole Papers Inc., 2,924.06 Supplies	
27357 CREA 17,937.50, 4th Qtr. Services	
27358 DPCU 852.00, Supplies	
27359 Dickey County Leader, 34.90 Publishing	
27360 Dickey County Senior Citizens 33.00, Transportation	
27361 DRN 1,558.99, Monthly Service	
27362 DRN 29,808.00, Chromebooks/Licenses	
27363 Dollywood Foundation 80.10, July Imagination Library	
27364 Ellendale City Of 1,935.30, Utilities	
27365 Ellendale True Value 314.73, Supplies	
27366 Farmers Union Oil Co. 775.25, Fuel/LP/Supplies	
27367 Fire Safety First 65.40, Extinguisher Service	
27368 Government Leasing & Finance 80,011.04, Energy Equipment Lease	
27369 Travis Graves 3,000.00, Server Maintenance	

made the Semester 2 Honor Roll.

- Recognition of the teachers and staff concluding their service to EPS: Hal Phoenix (retiring), Deanne Olson, Acacia Schiltz, Trisha Ordonio, Kendal Fischer, and Chip Sundberg.
- Recognition of Porter G for SRCTC May Award of Excellence.
- Recognition of NASP Archery competing at Worlds in Myrtle Beach.
- Recognition of the State Track athletes for a successful meet: Aidan T placed 5th in the 800, 1600, and 3200 runs, and the 4 x 800 relay team for placing 8th (team members: Evan W, Walker M, Eli W and Aidan T with sub Jaeger S)

The quarterly progress tracker was completed for the Be Legendary Board Training. The objectives were rated as follows:

Objective 1. The board has adopted student outcome goals — Advanced, 15 points

Objective 2. The board has adopted goal progress measures aligned to each student outcome goal - Advanced, 15 points

Objective 3. The board has adopted a monitoring calendar for student outcome goals and student outcome goal progress measures — Proficient, 16 points

Objective 4. The board has structured operations for success — Proficient, 12 points

Objective 5. The board has adopted guardrails — Proficient, 13 points

Objective 6. The board promotes active teamwork and advocacy — Proficient, 18 points

Gilbert gave a Thunder Coop updated, they have met to review coop policies.

Rall reported on the Vital Networks survey, Cogna Review, drivers ed, James River Special Ed and updates on personal electric device policy. She also provided a school construction update.

Radermacher reported on attendance, behavioral health, student testing data, the after school program, Maple River Colony, upcoming kindergarten numbers and upcoming year end reporting.

The Board canvassed the ballots and poll books from the election. One director position was voted upon for the City of Ellendale. Out of 30 ballots the outcome was as follows:

City of Ellendale Michele Thorpe – 28 votes

Abstain – 2

It was also voted upon whether or not to publish the proceeding for the two (2) succeeding years. Out of 30 ballots the outcome was as follows:

Yes to Publish Proceedings – 27 votes

No to Publish Proceedings – 2 votes

Abstain – 1

Motion by Miller, seconded by Goehring, that the above is a true and correct canvass of the vote and the poll books related to the count therein described, and that Michele Thorpe be declared the winner of the City of Ellendale, for a three (3) year term and that the school board proceedings be published for the two (2) succeeding years. On a roll call

vote, all voted yes. Motion carried.

Goehring motioned, seconded by Gilbert to appoint Mrs. Cynthia Rall as the James River Special Education Unit representative. On a roll call vote, all voted yes. Motion carried.

Miller motioned, seconded by Goehring to table the building loan approval.

Gilbert motioned, seconded by Miller to approve paying of two CO-OP Architecture invoices in the amount of \$3,712.50 and the other in the amount of \$5940 out of the building fund. On a roll call vote, all voted yes. Motion carried.

It was motioned by Gilbert, seconded by Miller to approve the open enrollment application from SD with transportation. On a roll call vote, all voted yes. Motion carried.

Gilbert motioned, seconded by Goehring to approve the activity director agreement for Brian Vance as presented. On a roll call vote, all voted yes. Motion carried.

Gilbert moved to offer \$15,000 for the Bagley/Flaherty property, with an additional \$8,000 allocated for demolition, which will be the responsibility of the seller. Seconded by Miller. On a roll call vote, all voted yes. Motion carried.

Special Board Meeting Thursday, June 26, 2025 at 7:00 a.m.

Next School Board Meeting is Monday, July 14, 2025 at 5:00 p.m.

Since there was no other business to come before the Board, the meeting was adjourned at 8:55 p.m.

Lana Norton, Business Manager Formally Approved by the Board

(August 21, 2025)

mally Approved by the Board
27400 USPS 154.00, PO Box Rental
27401 Verizon Wireless 443.09, Hotspot Billing
27402 Z'S Fresh Market 111.50, FACS Supplies
27403 Cenex Fleetcard 619.72, Gas/Diesel
20250602 MDU 5,982.79, Electricity
20250610 EPS 62.61, eFund Fees
20250611 TMS 50.40, Monthly Fee
20250617 LEAF 448.00, Copier/Printer Lease
\$181,236.76

It was motioned by Miller, seconded by Gilbert to approve the items on the consent agenda minus the review of the EPS Smart Restart Plan. On a roll call vote, all voted yes. Motion carried.

EPS Spotlight:

- Recognition of the graduating Class of 2025 and the class of 1975 for participating in our graduation ceremony.
- Recognition of Evan W on 2025 State FFA Degree.
- Recognition of the 7-12th graders who made the Semester 2 Honor Roll.
- Recognition of the teachers and staff concluding their service to EPS: Hal Phoenix (retiring), Deanne Olson, Acacia Schiltz, Trisha Ordonio, Kendal Fischer, and Chip Sundberg.
- Recognition of Porter G for SRCTC May Award of Excellence.
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PLEASE TURN TO PAGE 8 FOR MORE EPS BOARD MINUTES

Area Church Schedules

Church of The Nazarene Pastor Kelly Riggan Sunday Worship, 10:00 a.m. Wednesdays: Youth Group 6:00 p.m.	Zion Lutheran Church, Ellendale Pastor - Rev. Paul O.S. Preus Divine Service - 9:00 a.m. Bible Class - 10:30 a.m.	Saturday Mass - 5:00 p.m. Sunday Mass - 1st, 3rd & 5th Sundays at 8:30 a.m. 2nd and 4th Sundays at 10:30 a.m.	First Baptist Church Pastor Glenn Raynor Sunday School - 9:00 a.m. Sunday Worship -10:00a.m.
Presbyterian United Methodist Church, Ellendale Pastor Becca Hafner Sunday Worship - 11:00 a.m.	Bethlehem Lutheran Church, Forbes Pastor Brandon Woodruff Worship Service 8:30 a.m. Sunday School at 9:30 a.m.	St. Patrick's Catholic Church, Fullerton Father Patrick Parks Sunday Mass - 1st, 3rd, & 5th Sundays @ 10:30 a.m. 2nd and 4th Sundays at 8:30 a.m.	New Life Assembly of God Church Pastor Kevin Libby Sunday School 9:30 a.m. Sunday Worship 10:30 a.m. Wednesday Kids 6:00 p.m. & Youth 7:00 p.m.
Apostolic Lutheran Church (State Line Road) Pastor Reino Maunu Sunday Worship - 10:30 a.m. Services 2nd & 5t Sundays	Christ The King Lutheran Church, Ellendale ELCA pastors from Christians in Action Services Sunday 11:15 a.m	Seventh-Day Adventist Church - 400 Main Pastor Michael Garcia Saturday Sabbath School - 9:30 a.m. Saturday Worship - 11:00 a.m.	Zion Lutheran Church, Edgeley, ND Pastor Brandon Woodruff Sunday worship 10:30, Bible study following LWML Bible Study, 2nd Wednesday of each month, 2:00 p.m.
Fullerton Union Church Pastor Luke Platkowski Sunday Worship 9:30	St. Helena's Catholic Church, Ellendale Father Patrick Parks Confession - Saturday 3:30 p. m.		



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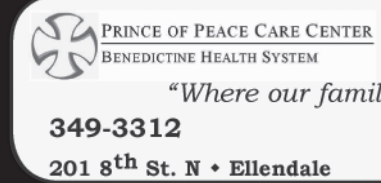
Ellendale Area Arts Council
Come and join our Monthly Meetings
1st Tuesday of the Month
6:00 p.m. - Call 701-320-2794 for more information



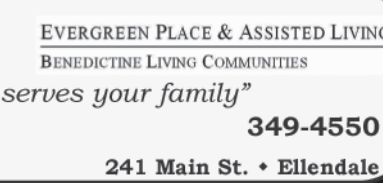
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