

City Council Special Meeting Agenda

July 28, 2026 at 6:00 PM

Keene City Hall - Robert G. Cooper Council Chamber
1000 N. Old Betsy Rd., Cleburne, Texas 76031

Live Stream at <https://www.youtube.com/@cityofkeenetexas>

**Samantha Gillin - Place 2, Mayor Pro Tem | Troy Smith - Place 1 | Bob Chapman - Place 3
Rob Foster - Ward 1 | Johnny Shaw - Ward 2 | Chuck Easley - Ward 3**

- 1. Call to Order, Invocation, Pledge of Allegiance, Pledge to Texas Flag**
- 2. Mayor Announcements**

Cell phones are to be placed on vibrate/silent only. No conversation or comment from the audience is permitted unless specifically called upon by the Mayor.

- 3. Public Comments**

Each person in attendance who wishes to speak to the City Council on an item NOT posted on the agenda shall speak during this section.

A speaker card must be filled out and given to the City Secretary before addressing the City Council. Each speaker will be allotted three (3) minutes.

City Council may only take action on items posted on the agenda. The Texas Open Meetings Act prohibits the City Council from deliberating or taking action on an item not listed on the agenda. City Council may, however, receive your comments on the unlisted item, ask clarifying questions, respond with facts, and explain policy.

Each person in attendance who wishes to speak to the City Council on an item posted on the agenda shall speak when the item is called forward for consideration.

- 4. General**

General business items for discussion:

- A.** Review, discuss, and consider a proposal from Medical Access & Service Advantage (MASA) on the possibility of offering elective memberships to residents of Keene that cover out-of-pocket costs for emergency ground and air ambulances.

- 5. BUDGET WORKSHOP: Fiscal Year 2027**

Informational reports only; no action to be taken.

- A.** Receive information and discuss personnel and fringe benefits regarding the Fiscal Year 2026-2027 (FY27) Proposed Budget. Topics include renewing the proposed health insurance cost.
- B.** Review, discuss, and possible action to consider the medical and dental benefits for city employees for Fiscal Year 2026-2027.

- 6. Executive Session**

NOTE: The City Council reserves the right to meet in executive session closed to the public at any time during the course of this meeting to discuss matters listed on the agenda, as authorized by the Texas Open Meetings Act, Texas Government Code, Chapter 551, including § 551.071 (private consultation with the attorney for the city); § 551.072 (discussing purchase, exchange, lease or value of real property); § 551.073 – (deliberation regarding prospective gift); § 551.074 (discussing personnel or to hear complaints against personnel); § 551.076 (deliberation regarding security devices or security audit); § 551.087 (discussing economic development negotiations); § 551.089 (deliberation regarding security devices or security audits, and/or other matters as authorized under

the Texas Government Code). Any decision on such matters will be taken or conducted in open session following the conclusion of the executive session.

7. Reconvene into Open Session

To take action on the above-listed Executive Session item(s), if any.

8. Requests for Future Agenda Items

9. Adjourn

** Taxpayer Impact Statement			
Property Tax Due on Median Valued Homestead			
2024 Rate vs 2025 Rate vs 2025 No New Revenue Rate			
	Rate per \$100 of Value	Median-Valued Homestead Property	Tax Due
2024 Adopted Tax Rate	\$0.834134	\$ 196,567	\$ 1,639.63
2025 Adopted Tax Rate	\$0.828978	\$ 213,409	\$ 1,769.11
2025 No New Revenue Rate	\$0.816257	\$ 213,409	\$ 1,741.97

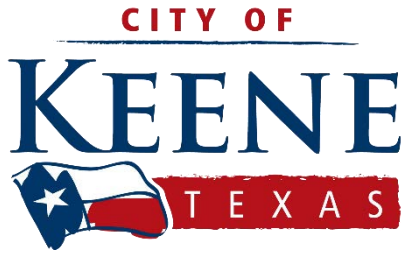
****The 2025 tax year property tax rate listed above as the “2025 Proposed Rate” was adopted on September 25, 2025, and is currently in effect. The information provided above is required by State law. The agenda discussion posted for this meeting is a preliminary discussion regarding projected revenues and expenses necessary to begin and proceed with the preparation of a budget for Fiscal Year 2026-2027 as required by law. In accordance with State law, information necessary for the City to provide a proposed 2026 tax rate will be available from Johnson County Appraisal District on or after July 25, 2026; however, when a proposed budget has been prepared and the City has received the Appraisal District information necessary to provide a proposed 2026 tax year rate, the table above will be updated with information regarding the 2026 tax year proposed rate, and a proposed budget will be posted online and accessible from the City of Keene homepage at www.keenetx.com.**

This is to certify that a true and correct copy of this Notice of Meeting was posted on the bulletin board at the Keene City Hall, 1000 N. Old Betsy Road, Cleburne, Texas a place readily accessible to the general public at all times and to the City’s website www.keenetx.com, in compliance with Chapter 551, Texas Government Code, three business days prior to the start of this meeting.

Date: _____ Time: _____ By: _____
Holly Russell, City Secretary

Accessibility Statement

The Keene City Hall is wheelchair accessible. The entry ramp is at the front, with entry at the front entrance to City Hall. Reasonable accommodation to furnish auxiliary aids or assistance to assist persons with special needs will be provided when seventy-two (72) hours advance notice is given. Please contact the City Secretary’s Office at 817-641-3336 ext. 105.



City Council Special Meeting

July 28, 2026, at 6:00 PM

Submitted by:
Sandra Overstreet
hradmin@keenetx.com

Discussion Item 4A

SUBJECT:

Review, discuss, and consider a proposal from Medical Access & Service Advantage (MASA) on the possibility of offering elective memberships to residents of Keene that cover out-of-pocket costs for emergency ground and air ambulances.

BACKGROUND:

MASA is the nation's leading emergency transportation protection program, providing reimbursement coverage for eligible emergency medical transport services.

For cities that operate their own EMS, such as Keene, MASA can help improve revenue predictability for each transport. Eligible claims are paid directly to the EMS provider, reducing accounts receivable pressure and accelerating reimbursement. The result is a shorter revenue cycle and more predictable revenue.

In addition to the financial benefits for the city, residents gain valuable protection before an emergency occurs, helping to minimize unexpected out-of-pocket transportation costs.

Offering access to a program like MASA also demonstrates proactive community leadership and reinforces the city's commitment to the well-being of its residents.

Rodney Dryden of HUB International and Will Winters of MASA to present and to discuss how MASA can support the City of Keene's EMS operations while delivering meaningful benefits to both the municipality and its residents.

ATTACHMENTS:

- None

MASA Program Overview

For Cities That Operate Their Own EMS

Section 4, Item A.

Exclusively Available Through **Hub International**

What Is MASA?

Founded in 1974, MASA® is the nation's leading emergency transportation protection program — serving 2 million+ members across all 50 states and Canada with cost-reimbursement coverage for emergency medical transport.

The Financial Challenge

- EMS collects only a fraction of billed amounts on average
- Aging AR requires staff time, collection agency fees, and collection costs
- Uninsured residents default — the city absorbs the loss
- EMS operations require ongoing budget subsidies
- Nearly **60% of ground ambulance rides are out-of-network** — residents may owe thousands even with insurance (FAIR Health, 2022)

How MASA Helps

- Increased revenue predictability per transport
- MASA pays eligible claims directly to the EMS provider — reducing AR pressure
- Faster reimbursement shortens the revenue cycle
- Residents protected before an emergency happens
- Community goodwill — leadership seen as proactive

EMS Department Benefits

- **Increased Collections:** MASA pays claims directly, often recovering more than typical out-of-pocket amounts — faster than traditional AR cycles
- **Reduced AR Burden:** Fewer unpaid balances, less staff time, fewer collection agency costs
- **Reduced Subsidies:** As membership grows, the city's need to subsidize EMS can decrease over time

Coverage Benefits — \$7.75/month per household

Benefit	Description	Max Coverage	Value
Emergency Ground Ambulance	Emergency ground transport to a medical facility in the U.S. or Canada, any provider.	Up to \$1,000	≈ 11 yrs value
Emergency Air Ambulance	Emergency air transport to a medical facility in the U.S. or Canada, any provider.	Up to \$10,000	≈ 107 yrs value
Hospital-to-Hospital Transfer	Ground or air transfer when specialized care is unavailable at the initial facility.	Up to plan limits	
Treat, No Transport	On-scene treatment with no transport. Up to 2 reimbursements per 12-month period.	Up to \$200	2x/year

Value: 1 ground transport = ≈11 yrs of MASA membership. 1 air transport = ≈107 yrs of MASA membership. Benefits paid after primary insurance; uninsured receive up to 20% of OOP up to plan limits.

Real-World Billing Scenarios

Financial impact for insured and uninsured residents across two common situations.

Ground Ambulance	Insured	Uninsured
Billed Charges	\$2,500	\$2,500
Medical Plan Reimbursement	\$1,250	—
OOP After Insurance	\$1,250	\$2,500
MASA Coverage (to provider)	\$1,000	\$500
Patient Final OOP	\$250	\$2,000
Provider Collects	\$2,250	\$500

Treat, No Transport	Insured	Uninsured
Billed Charges	\$400	\$400
Medical Plan Reimbursement	—	—
OOP After Insurance	\$400	\$400
MASA Coverage (to provider)	\$200	\$80
Patient Final OOP	\$200	\$320
Provider Collects	\$200	\$80

Ground Ambulance: MASA reduces insured OOP from \$1,250 to \$250; pays \$500 to provider for uninsured. **Treat, No Transport:** MASA reimburses up to \$200 on-scene (2x/year; uninsured capped at 20% of OOP).

Protect Your Residents. ***Strengthen Your EMS Finances.***

Will Winters, MBA

VP, Broker and Strategic Accounts





About us

Founded in 1974, Medical Access & Service Advantage (MASA®) is the leading emergency transportation protection built to enhance healthcare plans by protecting against out-of-pocket costs associated with emergency medical transport. Today, as a global organization with 14 international locations and services in all 50 states and Canada, MASA serves more than 2 million members with emergency and non-emergency transportation cost-reimbursement services and so much more. Our basic protection area includes the continental U.S., Hawaii, Alaska, Mexico, and Canada, with worldwide protection¹ offered for certain plans. For more information, visit masaaccess.com.

Why the Need for MASA

Challenges for both Residents and EMS

Every minute matters.

During life's most critical moments, every advantage matters. Access to emergency care how and when you need it — regardless of network — lets you focus on your health and recovery.

MASA is your medical access and service advantage.



Medical Access & Service Advantage



Emergency Medical Transport Across the Country

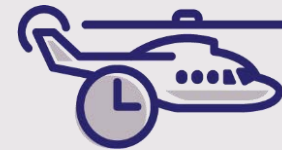


23,000 ground and air medical transport providers across the U.S. ¹

Section 4, Item A.



Nearly **every second** a ground ambulance is dispatched in the U.S. ¹



Nearly **every minute** an air ambulance is dispatched in the U.S. ²



98% of all transports are ground transports statistically.

The Fear of the Bill Impacting Outcomes

1 in 4

Americans have opted out of taking an ambulance during a medical emergency due to fear of potential costs ¹

32%

Increase in charges over a 4-year period, with minimal increase in insurance reimbursements for out-of-network providers

MASA allows residents to get the care they need, when they need it, without the fear of the bill!

Your EMS department is essential. But it faces real financial pressure.

Cities across Texas operate EMS services that are critical to public safety — yet consistently difficult to sustain financially. Ambulance billing is complex, collection rates are low, and residents are left with surprise bills that strain trust in local government. The result: your city absorbs costs that could otherwise potentially be offset by a smarter approach, while your residents face financial hardship after the very emergencies you responded to.

Low collection rates

Persistent AR
challenges

Residents face
potential surprise
bills

Solving for the Problem

From accounts receivable headaches to increased predictable revenue

TODAY – WITHOUT MASA

- EMS departments collect only a fraction of billed amounts on average
- Aging AR requires staff time (or higher billing agency fees) and collection agency costs
- Uninsured residents default – city absorbs the loss
- EMS runs a budget line item that requires subsidy
- Residents face surprise bills and potential financial hardship

WITH MASA

- Increased predictability and revenue per transport
- MASA pays eligible claims directly to provider – reducing AR pressure
- EMS providers receive faster reimbursement – shortening revenue cycle
- Residents are protected before an emergency happens
- Community goodwill – leadership seen as proactive

Providing Confidence. Improving Outcomes.

A low-price, high-value solution

Benefits



Emergency Ground Ambulance Protection

MASA provides coverage up to \$1,000 for emergency ground transportation in the U.S. or Canada to a medical facility.



Emergency Air Ambulance Protection

MASA provides coverage up to \$10,000 for emergency air transportation in the U.S. or Canada to a medical facility.



Hospital to Hospital Ambulance Protection

If specialized care is required but not available at the initial emergency facility in the U.S. or Canada, MASA provides coverage up to plan limits for ground or air ambulance transfer to the nearest appropriate medical facility.



Treat and No Transport

If emergency first responders treat you during an emergency but determine you don't need to be transported, MASA will reimburse up to \$200 for eligible out-of-pocket expenses. (Limited to two reimbursements per consecutive 12-month period beginning from plan effective date.)

- **\$1,000 benefit equates to paying for MASA for nearly 11 years**
- **\$10,000 benefit equates to paying for MASA for over 107 years**
- **Not designed to always cover the entire out-of-pocket costs – rather is it designed to help take the sting out of the bill, at a very affordable rate.**

Benefits are paid after primary insurance and other 3rd party liabilities are paid. MASA protects the member from their final out-of-pocket responsibility. Uninsured residents will still receive a benefit of up to 20% of the out-of-pocket up to the plan limits.

How requests for ambulance payment work

Submission



Submit your ambulance bill through the online member portal or by email within 180 days of the emergency. Be sure to include:

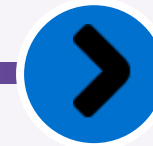
- Your member number within the email or on the ambulance bill
- Your health insurance EOB (explanation of benefits), if available
- Proof of residency at address of membership

Review



- After submission, you'll receive an auto-reply confirmation of receipt and basic details.
- Next, a Member Resolution Specialist will review your case and reach out if they need any additional information.

Resolution



Once your request is closed, you'll receive a letter notifying you of the resolution.



From approval to protection in weeks, not months.

01

City Approves

Council votes to offer MASA. Large majority of implementation handled for you with little overall lift required.

02

Utility Billing Setup

Self-administered billing through your existing water/utility infrastructure. No new systems.

03

Residents Enrolled

Opt-out enrollment. Residents informed and given an opt-out window. Reduces workload.

04

Protection Begins

All enrolled residents covered nationwide from day one. MASA sends out additional communication to residents.

05

Claims Paid

Resident submits ambulance bill to MASA. MASA reviews and pays eligible claims directly to the provider.

Minimal lift for your staff after launch

- **Participation is voluntary.** While customers are automatically enrolled for administrative efficiency, any customer may opt out at any time or re-enroll at any time, with coverage effective on the first day of the following month.
- **Auto-enrollment reduces administrative burden for the municipality.** This approach has consistently lowered ongoing workload by minimizing enrollment tracking, billing questions, and customer service demands.
- **MASA will manage all customer education and communication.** Clear, transparent materials will be provided in advance of implementation, including bill inserts and digital communications, to ensure customers are fully informed of their options.
- **MASA will provide some public education sessions as requested.** These sessions will explain program value, coverage details, and the claims process in a clear, accessible manner.
- **Implementation and administration are handled collaboratively.** MASA will work directly with designated municipal staff to ensure a smooth rollout and efficient ongoing administration with minimal operational impact.

Thank you!

Will Winters, MBA
VP, Broker and Strategic Accounts