



# Modern Health Insurance is Leaving Your Employee Exposed

Many people assume that their health insurance policy will cover them for ambulance rides and other emergency transportation. Unfortunately, this is often not the case. During the last ten years, huge gaps have opened in most insurance plans, which can leave you exposed to unexpected out of pocket expenses for ground and air ambulances, particularly when emergency transportation is involved.

## 4 Ways You Can End Up With Out-Of-Pocket Costs

### OUT-OF-NETWORK PROVIDERS

According to a 2021 IBIS World market research report, there are over 27,000 ambulance services in the United States, yet your health insurance policy may only cover a limited number of in-network providers. However, when emergencies happen, you can't be choosy, and there's no guarantee that you will be picked up by an in-network provider for a ground ambulance. According to Consumer Reports, 79% of all ground ambulance rides could result in an out-of-network bill. Essentially, that means your chances of being responsible for a majority of the bill are pretty high.

### THE REASON FOR YOUR TRIP

Health insurance policies will only pay for an ambulance trip deemed "Medically Necessary." Medical necessity is established when any other method of transportation (besides an ambulance) would endanger the patient's life. For example, let's say you're experiencing symptoms commonly associated with a heart attack and take an ambulance to the hospital. If your health insurance carrier decides that the cause of your symptoms (perhaps indigestion, heartburn, or a panic attack) doesn't meet their requirements for an ambulance, they could deny your claim and leave you on the hook for thousands of dollars.

### USUAL, CUSTOMARY & REASONABLE RATE

If picked up by an out-of-network ground ambulance provider, and even if the insurance accepts the claim, we know that generally, at best, to expect that the carrier will only pay the Usual, Customary, and Reasonable Rate. This rate is commonly only a fraction of the overall charges, creating a potential balance bill responsibility.

### COPAYS & DEDUCTIBLES

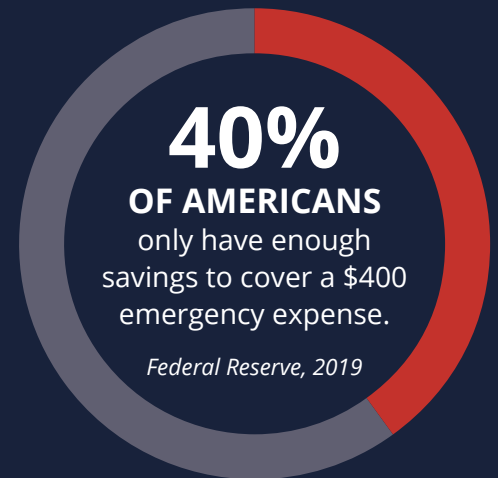
Even if your bills fall within the Usual, Customary and Reasonable Rate, most insurance plans have copays and deductibles. Copays are set fees attached to certain medical services. A deductible is a set amount you must pay before insurance coverage kicks in. Depending on your health insurance plan, some deductibles can be as high as \$8,000. So, regardless of other variables, if you need a ground ambulance ride, you could automatically be responsible for hundreds to thousands of dollars just to fulfill the requirements of your insurance plan.

## EYE-OPENING STATISTICS

Here are some interesting statistics related to the average cost of medical costs in the United States:

**Unexpected medical bills rank as the #1 concern for Americans**

*KFF - Kaiser Family Foundation, 2020*



**65.5% OF PEOPLE**

who file for bankruptcy cite medical issues as a key contributor to their financial downfall.

*- CNBC 2019*

**530,000 FAMILIES**

file for bankruptcy each year because of medical bills.

*- CNBC 2019*

**OVER 200 MILLION**

medical claims are denied every year.

*- AARP 2009*

**Medical bills are a leading cause for bankruptcy in the U.S.**

*- METLIFE 2021*



# PLANS TO PROTECT YOUR EMPLOYEES

The issue of out-of-pocket ambulance expenses isn't going away, and we'll all continue to require these services. A MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation assistance expenses within the continental United States, Alaska, Hawaii, and while traveling in Canada based on benefit coverage area, regardless of whether the provider is in or out of your group healthcare benefits network.

While our critical benefits are included in both memberships, Platinum members enjoy additional services. Whether you'd like to protect your clients and their family from costly emergency ambulance transports or provide overall peace of mind, MASA MTS has them covered.

	Emergent Plus Membership	Platinum Membership
Emergency Air Ambulance Coverage	● <sup>5</sup>	● <sup>3</sup>
Emergency Ground Ambulance Coverage	● <sup>5</sup>	● <sup>3</sup>
Hospital to Hospital Ambulance Coverage	● <sup>5</sup>	● <sup>3</sup>
Repatriation to Hospital Near Home Coverage	● <sup>5</sup>	● <sup>1</sup>
Patient Return Transportation Coverage		● <sup>1</sup>
Companion Transportation Coverage		● <sup>2</sup>
Hospital Visitor Transportation Coverage		● <sup>2</sup>
Minor Return Transportation Coverage		● <sup>2</sup>
Vehicle & RV Return Coverage		● <sup>2</sup>
Pet Return Transportation Coverage		● <sup>2</sup>
Organ Retrieval & Organ Recipient Transportation Coverage		● <sup>2</sup>
Mortal Remains Transportation Coverage		● <sup>1</sup>

## COVERAGE TERRITORIES:

1. Worldwide Coverage - Repatriation to Hospital Near Home Coverage, Patient Return Transportation Coverage, and Mortal Remains Transportation Coverage benefits shall extend Worldwide. Worldwide Coverage shall automatically extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda (collectively, "Basic Coverage Area") (excluding countries referenced on the Office of Foreign Assets Control ("OFAC") countries, and Antarctica), and extend elsewhere contingent upon ten (10) day prior notice of such travel. Notice may be provided by (i) certified mail, return receipt requested, to the MASA Corporate office; (ii) electronic mail, including delivery confirmation; or (iii) facsimile, including confirmation of delivery, and MASA's written acknowledgment of such notice. Notice must include a travel itinerary of travel destinations and dates. Unless otherwise authorized by MASA MTS in writing, Worldwide coverage shall apply up to ninety (90) days per trip.
2. Basic Coverage Area - Companion Transportation Coverage, Hospital Visitor Transportation Coverage, Minor Return Transportation Coverage, Vehicle & RV Return Coverage, and Pet Return Transportation Coverage benefits shall extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda. Vehicle & RV Return Coverage shall be limited to only rental vehicles in Hawaii, the Caribbean (excluding Cuba), the Bahamas and Bermuda.
3. United States and Canada Only - Emergency Air Ambulance Coverage, Emergency Ground Ambulance Coverage, and Hospital to Hospital Ambulance Coverage benefits shall only be provided in the United States and Canada.
4. United States Only - Organ Retrieval & Organ Recipient Transportation benefits shall only be provided in the United States.
5. Coverage provided by this membership benefit is limited to the continental United States, Alaska, Hawaii, and Canada, and must originate and conclude therein.

## The MASA MTS Benefits

After the group health plan pays its portion, MASA MTS works hand-in-hand with the benefits administrators and transport providers to make certain our Members have no out-of-pocket expenses\* for emergency ambulance transportation assistance and other related services. See the full list of Benefits available based on plan chosen below.

### Emergency Air Ambulance Coverage

MASA MTS covers out-of-pocket expenses associated with emergency air transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

### Emergency Ground Ambulance Coverage

MASA MTS covers out-of-pocket expenses associated with emergency ground transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

### Hospital to Hospital Ambulance Coverage

MASA MTS covers out-of-pocket expenses that you or a dependent family member may incur for hospital transfers, due to a serious emergency, to the nearest and most appropriate medical facility when the current medical facility cannot provide the required level of specialized care by air ambulance to include medically equipped helicopter or fixed-wing aircraft.

### Repatriation to Hospital Near Home Coverage

MASA MTS provides services and covers out-of-pocket expenses for the coordination of a Member's non-emergency transportation by a medically equipped, air ambulance in the event of hospitalization more than one hundred (100) miles from the Member's home if the treating physician and MASA MTS' Medical Director says it's medically appropriate and possible to transfer the Member to a hospital nearer to home for continued care and recuperation.

### Patient Return Transportation Coverage

MASA MTS provides services and covers the out-of-pocket expenses associated with coordinating a Member's transportation when hospitalized more than one hundred (100) miles from home, after discharge from the medical facility, by a regularly scheduled commercial airline to the commercial airport nearest the Member's home.

### Companion Transportation Coverage

MASA MTS provides services associated with the coordination of transportation for the Member's spouse, other family member, or companion to accompany the Member's emergency transport by a medically equipped, rotary (i.e., helicopter) or fixed-wing aircraft, giving due priority to the medical personnel and/or equipment and the welfare and safety of the patient.

### Hospital Visitor Transportation Coverage

MASA MTS provides services and covers air transportation expenses associated with coordinating a round-trip, regularly scheduled, commercial airfare for Member's spouse, other family Member or companion to join the Member in the event of in-patient hospitalization more than one hundred (100) statute miles from Member's home.

### Minor Return Transportation Coverage

MASA MTS provides services and covers out-of-pocket expenses associated with minor return transportation to a parent, legal guardian, or another person that can be responsible for the minor in the event that the minor is unattended as a result of Member's Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, or Mortal Remains Transportation coverages. MASA MTS also provides for a qualified attendant to accompany the minor during travel when the minor's age and/or medical condition may require such care.

### Vehicle & RV Return Coverage

MASA MTS provides services and covers the out-of-pocket expenses associated with vehicle return transportation for one (1) a safe operational car, truck, van, motorcycle, travel trailer, or motor home to the Member's home. This service is available when a Member uses Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, Patient Return Transportation or Mortal Remains Transportation Coverages. MASA MTS pays the cost of fuel, oil and driver.

### Pet Return Transportation Coverage

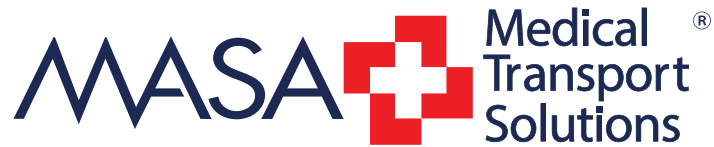
MASA MTS provides services and covers out-of-pocket expenses for the return transportation to a Member's home for up to two (2) pet(s) belonging to the Member that includes either a dog, cat or other small animal(s). This service is available when a Member uses Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, Patient Return Transportation or Mortal Remains Transportation Coverages.

### Organ Retrieval & Organ Recipient Transportation Coverage

MASA MTS provides services and covers air transportation expenses associated with coordinating transportation for an organ when the Member requires an organ transplant. MASA MTS will also provide service and cover transportation costs of Member and Member's spouse, other family Member or a companion should the Member need to travel to the location where the procedure will occur. If medically necessary, the organ will be transported by a medically equipped fixed-wing aircraft; otherwise, the organ is delivered by a commercial airline to the suitable airport nearest the location of the operation.

### Mortal Remains Transportation Coverage

MASA MTS covers the air transportation expense for a Member's mortal remains in the event of their death when it occurs more than one hundred (100) statute miles from home. Remains are transported by a regularly scheduled commercial airline to the commercial airport nearest a Member's home.



Projected Effective Date of \_\_\_\_\_

**BROKER**

**REQUESTOR**

**Voluntary Enrollment**

**Product**

**Rate**

**Anticipated Participation**

Emergent Plus Membership  
Platinum Membership

**Cost Share (min. 40% paid by Employer)**

**Product**

**Rate**

**Anticipated Participation**

Emergent Plus Membership

**Employer Paid Enrollment**

**Product**

**Rate**

**Anticipated Participation**

Emergent Plus Membership

**Assumptions**

Eligible Employees:

Participation Percentage assumed for voluntary option:

for cost share:

Enrollment Platform:

**Comments**

Quote created on \_\_\_\_\_ and valid through \_\_\_\_\_.

Full benefit descriptions and terms and conditions found in the Member Services Agreement. MASA MTS products are not available for purchase by residents in NY, WA, and NJ.

The information provided in this information sheet is for informational purposes only. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships. Premiums and benefits vary depending on the benefits selected. Commercial air and Worldwide coverage are not available in all territories. For a complete list of benefits, premiums, and full terms, conditions, and restrictions, please refer to the applicable member services agreement for your territory. MASA MTS products and services are not available in NY, WA, and NJ. MASA MTS utilizes third-party transportation service providers for all transportation services. MASA Global, MASA MTS and MASA TRS are registered service marks of MASA Holdings, Inc., a Delaware corporation. Void where prohibited by law.

\*If a member has a high deductible health plan that is compatible with a health savings account, benefits will become available under the MASA membership for expenses incurred for medical care (as defined under Internal Revenue Code ("IRC") section 213 (d)) once a member satisfies the applicable statutory minimum deductible under IRC section 223(c) for high-deductible health plan coverage that is compatible with a health savings account.

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**Quote created by:**



1250 S. Pine Island Rd., Suite 500,  
Plantation, FL 33324

800-643-9023 | [www.masamts.com](http://www.masamts.com)