





#### **EMERGENCY TRANSPORTATION COSTS**

MASA MTS is here to protect its members and their families from the shortcomings of health insurance coverage by providing them with comprehensive financial protection for lifesaving emergency transportation services, both at home and away fromhome.

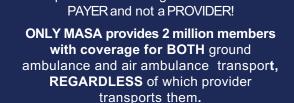
Many American employers and employees believe that their health insurance policies cover most, if notall ambulance expenses. The truth is, they DO NOT!

71% of providers do not take a patient's insurance resulting in 79% of patients are exposed to balance bills from air and ground providers.\*

Due to COVID-19, providers across the industry have begun announcing increase in charges upwards of 30%.

Even after your insurance pays its portion for emergency transportation, you could receive a bill into the thousands or tens of thousands!

\*Source: Chhabra et al, Health Affairs 2020



HOW MASA IS DIFFERENT

Across the US there are thousands of ground

ambulance providers and hundreds of air

ambulance carriers. ONLY MASA offers

comprehensive coverage since MASA is a

MASA helps **cover the high out-ofpocket** expenses associate with ground and air ambulance transports.

Members are covered **ANYWHERE** in all 50 states and Canada!

Additionally, MASA provides a repatriation benefit: if a member is hospitalized more than 100 miles from home, MASA can arrange and pay to have them transported to a hospital closer to their place of residence.



Any Ground. Any Air. Anywhere.™

## **OUR BENEFITS**

Benefit*	Platinum \$39/Month	Emergent Plus \$14/Month
Emergent Ground Transportation	U.S./Canada	U.S./Canada
Emergent Air Transportation	U.S./Canada	U.S./Canada
Non-Emergent Inter- facility Transportation	Worldwide	U.S./Canada
Repatriation	Worldwide	U.S./Canada
Es cort Transportation	Worldwide	
Mortal Remains Transportation	Worldwide	
Visitor Transportation	BCA**	
Minor Children/Grandchildren Return	BCA**	
Vehicle Return	BCA**	
Pet Return	BCA**	
Organ Retrieval	U.S./Canada	
Organ Recipient Transportation	U.S./Canada	

<sup>\*</sup> Please refer to the MSA for a detailed explanation of benefits and eligibility,

## THE VALUE OF MASA

	MASA Member	If a Non-MASA Member	
	You would pay*	If in-network you would pay**	If out-of- network you would pay**
911 Ground Ambulance Cost: \$1,800	\$0	\$300	\$1,600
Emergent Air Ambulance Cost: \$45,000	\$0	\$4,000	\$30,000
Non-Emergent Transport <sup>†</sup> Cost: \$20,000	<b>\$</b> 0	\$20,000	\$20,000
Total Out-of- Pocket Costs	<b>\$0</b>	\$24,300	\$51,600

<sup>\*</sup> Benefit is dependent on Membership Enrolled

### <sup>†</sup> More and more health plans are not covering interfacility transports on a non-emergent basis.

# For more information, please contact

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<sup>\*\*</sup> Basic Coverage Area (BCA) includes U.S., Canada, Mexico, and Caribbean (excluding Cuba).

<sup>\*\*</sup> Out-of-pocket dollars vary dependent on provider, distance, health plan design and current status of deductible and out-of-pocket max