



## 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 from home.

Many American employers and employees believe that their health insurance policies cover most, if not all 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!



## 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 **PAYER** and not a **PROVIDER!**

**ONLY MASA provides 2 million members with coverage for BOTH** ground ambulance and air ambulance transport, **REGARDLESS** of which provider transports them.

MASA helps **cover the high out-of-pocket** 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.

\*Source: Chhabra et al, Health Affairs 2020



**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
Escort 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	

## 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† Cost: \$20,000	\$0	\$20,000	\$20,000
<b>Total Out-of-Pocket Costs</b>	<b>\$0</b>	<b>\$24,300</b>	<b>\$51,600</b>

\* Benefit is dependent on Membership Enrolled

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

† More and more health plans are not covering interfacility transports on a non-emergent basis.

**For more information, please contact**

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\* Please refer to the MSA for a detailed explanation of benefits and eligibility.

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