



## 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 DONOT!

Even after insurance payments for emergency transportation, you could receive a bill up to \$5,000 for ground ambulance and as high as \$70,000 for air ambulance. The financial burdens for medical transportation costs are very real.



## 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** over 1.6 million members with coverage for **BOTH ground ambulance and air ambulance transport, REGARDLESS of which provider transports them.**

Members are covered ANYWHERE in all 50 states and Canada!

Worldwide coverage is also available with our Platinum Membership.

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 Air 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		

\* 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).



A MASA Membership prepares you for the unexpected and gives you the peace of mind to access vital emergency medical transportation no matter where you live, for a minimal monthly fee.

- One low fee for the entire family
- NO deductibles
- NO health questions
- Easy claim process

## AIR MEDICAL COST CASE STUDY

### PROVIDER CHARGES

“Base” Charge of \$29,016.02 is the charge for simply completing the transport.

Description	Qty.	Price	Contractual Allowance	Amount
A0431 Helicopter Rotor Base	1	29016.02	0.00	29016.02

### PATIENT RESPONSIBILITY

Provider was **out-of-network** which is common with most providers, in most states, with most insurance carriers.

In this instance, the patient owed approximately 92% of the entire charges — \$34,832 of \$37,952!

**Patient responsibility calculates to \$1,741/mile!**

	Provider Charges	Paid to Provider	Amount you pay provider
Total Charge	\$37,952.22		
Plan Discounts			
Plan/Benefit exclusions			\$33,871.33
Your Share			
Copay			\$0.00
Deductible			\$991.48
Coinsurance			\$0.00

### IF THIS PATIENT WAS A MASA MEMBER...

This air medical provider is one of MASA’s participating providers.

When a provider is enrolled in MASA’s participating provider program, MASA guarantees **ZERO out-of-pocket costs for its members for any emergent transport conducted by the participating provider**, as MASA and the provider have a pre-negotiated fee schedule. Simply put, this patient/member would have owed **ZERO out-of-pocket fees versus the \$34,862 the patient faced owing in the example above.**

Additionally, transports by participating providers are generally settled quickly, as no negotiating needs to take place. If provider was not a participating provider, MASA works as an advocate for the members when an emergency transport is conducted by an out-of-network provider, with the goal of getting the claim settled with where there is zero balance to patient. In 2018, MASA was able to get all closed claims settled, where patients/members owed **ZERO costs out-of-pocket!**

