

# WOULD YOUR GROUP BENEFITS COVER THIS?

You can protect you and your family from unexpected ambulance transportation out-of-pocket costs.\*\*



## Modern Health Insurance is Leaving You Exposed

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



think employee benefits are more important than ever due to pandemic  
*MetLife, 2021*



Americans worry about impact of unexpected high-cost medical bills  
*Kaiser Family Foundation, 2018*



of employees say safety and protection are more important than ever before  
*MetLife, 2021*

## An Industry Pioneer in Protection

As the medical transport solutions industry pioneer for almost 50 years, MASA MTS works hand-in-hand with the benefits health plan administrators and transport companies to ensure you and your family have **no out-of-pocket costs\*\* no matter which provider completes the ambulance transport** within the continental United States, Alaska, Hawaii, and while traveling in Canada based on benefit coverage area.

## MASA MTS - Now More Than Ever

You may have heard of “The No Surprises Act” and believe you’ll no longer need to bridge the potential gap in your Group Benefits plan.

Before mistakenly giving into a false sense of security, it’s important to note that “The No Surprises Act” **does NOT include ground ambulance services.**

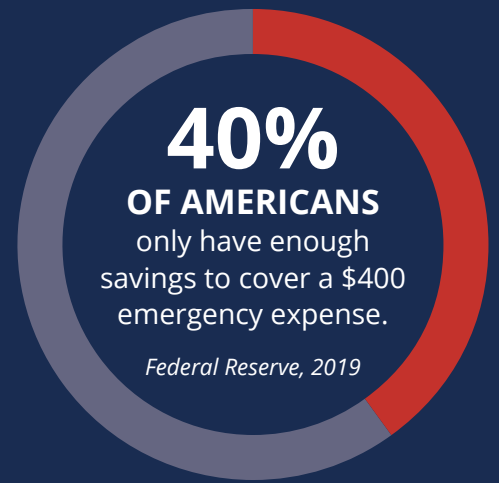
Unfortunately, ground ambulance services are among the most common sources of out-of-network bills and can cost consumers thousands of dollars. According to Consumer Reports, **79% of ground ambulance providers are out-of-network\***, which means two things; 1) their charges do **NOT** count toward the MAX out-of-pocket, and 2) this most likely could result in out-of-pocket costs.

**Contact your Group Benefits Manager** today to learn how MASA MTS can protect you and your family from out-of-pocket costs\*\* associated with ground and air ambulance transportation.

## WHY MASA MTS

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

*KFF - Kaiser Family Foundation, 2020*



## WHY NOW

1. Nearly 4 in 10 Americans would borrow money to cover a \$1,000 Emergency.

*Bankrate, 2020*

2. Over 200 Million medical claims are denied every year.

*AARP, 2009*

3. Medical bills are the #1 cause of bankruptcy in America.

*Metlife, 2021*

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\*\*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.

#### SOURCES:

\* Your Ambulance Ride Could Still Leave You With a Surprise Medical Bill, *Consumer Reports*, 2021



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