

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!**

