

# Emergency transportation protection

Help your clients empower their employees to confidently utilize emergency medical transport when needed, by providing an added layer of financial security and access to compassionate support with MASA.



## Most group health insurance plans don't fully cover emergency transportation

Many health insurance plans provide insufficient coverage for employees when it comes to emergency transportation. Even the best plans may have limited numbers of providers in their ambulance networks.



### The cost of emergency transportation is rising

The cost of emergency transportation has increased significantly in the last five years, outpacing inflation.<sup>1</sup> Factors such as the increased complexity of in-transport services and longer transport times due to hospital closures, have raised operational costs of ambulance services and the costs of critical care rendered during transportation.<sup>2</sup>



### Recent reports indicate nearly 60% of ground ambulance rides were out-of-network<sup>3</sup>

The high-cost gap in medical transport means there's a risk of financial exposure for patients requiring these services. In a claims analysis MASA completed for a large group client (25K employees), we found that in one year over 250 different ambulance providers were utilized and over \$4.4M in emergency transport related coverage and out-of-pocket costs were exposed.



### 56% of Americans don't have the funds to cover \$1,000 in an emergency<sup>4</sup>

The average deductible for employer-based family health insurance in the U.S. is between \$3,547 and \$5,074, depending on the size of the employer.<sup>5</sup> To fulfill these insurance plan requirements, employees may automatically be responsible for thousands of dollars if an emergency hits.

## No surprises with MASA

The No Surprises Act (NSA) imposes restrictions on unexpected medical billing for certain healthcare services, but it does not cover ground ambulances. And even for air ambulance bills, insurance companies are still permitted to pass on out-of-pocket bills to patients through denials. The NSA established an Independent Dispute Resolution (IDR) process to settle billing disputes, but it's backlogged, making the process slow and arduous.



At MASA, we are focused on applying a solution, so members can focus on their recovery.

—MASA claims team

1: MASA, Emergency medical transportation: The true costs — and how they're rising, 2024 | 2: MASA, An unseen crisis: hospital closures throughout the U.S. limit access to care, 2024 | 3: FAIR Health, 2023 | 4: Kaiser Family Foundation, Average Annual Deductible per Enrolled Employee in Employer-Based Health Insurance, 2021 | 5: Commonwealth Fund, Trends in Employer Health Insurance Costs: 2014–2023, 2024

# MASA makes it easy for brokers and their clients



## Flexible plans & pricing

Our plans fit the needs of today's workforce, helping your clients provide a comprehensive benefits package. Our plans can be built into a client's medical plan design or provided as a supplement to their voluntary portfolio. Employee-paid, employer-paid, tiered, and cost-share pricing are available.



## Organic revenue growth

Utilize MASA to provide a more consultative approach to medical plan design changes with clients and to add value as an innovative risk mitigator. Our solutions can boost the value of your core health plans while growing your internal organic revenue. Ask us about our generous comps.



## Less noise, no hassle

MASA is easy to implement. We offer a seamless experience for your clients that delivers meaningful impact, from onboarding with dedicated implementation to the activation and service of their employees' plans.



## More tools & education

We're there for you every step of the way with a robust suite of broker and client success tools that educate, drive sales, and boost enrollment. You can find these tools on our convenient online Partner Success Portal.

## Our essential solutions

**More than 54.1 million emergency responses occur each year.<sup>6</sup> MASA provides core protections and services for these transports including:**

- Emergency air transport cost protection
- Emergency ground transport cost protection
- Hospital to hospital ground or air ambulance transfer cost protection
- Repatriation to a hospital near home ambulance transfer aid

**Beyond the initial ride, other costly issues can transpire. Based on plan choice, MASA offers emergency ground and air cost solutions along with compassionate service and support like:**

- Arrangements for a hospital visitor
- Patient transport costs to rehab, other facilities, and home
- Returning a patient home after treatment
- Returning minor children, pets, or vehicles home
- Transportation for organ retrievals and organ recipients
- Family+ endorsements to add-on coverage for aging parents
- And more!

**Ready to add powerful value to your offerings?**  
Contact your MASA Advisor or visit [masaaccess.com/brokers](https://masaaccess.com/brokers).



## About MASA

Founded in 1974, Medical Access & Service Advantage (MASA®) is a leading provider of emergency and medical transportation benefits. Designed to enhance primary healthcare plans, MASA supports members by covering additional out-of-pocket costs for medical transport while also offering other benefits for use during recovery and beyond. With services spanning all 50 states, Canada, and 14 international markets, MASA protects more than 2 million members. Our basic coverage area includes the continental U.S., Hawaii, Alaska, Mexico, and Canada, with worldwide\* protection offered for certain plans.

6: NEMSIS, National EMS Data Report, 2024

\* Worldwide protection includes any region with the exclusion of Antarctica (and not prohibited by U.S. law or under certain U.S. travel advisories) as long as the member has provided ten (10) day notice.

For additional information and disclosures about MASA plans, visit: <https://info.masaglobal.com/disclaimers>