

Identifying groups that need MASA

A quick-scan guide for brokers

Adding MASA® to an employee benefits program can significantly reduce emergency transportation exposure for both employers and employees. Use the qualifying checkpoints below to quickly identify groups that are at higher risk for costly emergency medical transportation bills.

If your group checks 3 or more of these boxes, emergency medical transportation exposure should be part of the conversation.



Client profile red flags

Groups may be exposed if their medical plan design includes:

- Deductibles over \$1,500 individual / \$3,000 family
- 20%+ coinsurance
- HDHP as the dominant plan option
- Separate in- and out-of-network deductibles
- Self-funded or claims-sensitive medical plans
- Significant medical plan strategy changes



Claims and cost signals

Recent utilization patterns may reveal hidden exposure:

- Ambulance HCPCS codes appearing in recent claims
- Partially paid or denied ambulance transport claims
- Multiple ambulance providers within a single plan year
- High-cost ER or trauma claims with unexplained balances



Workforce demographic indicators

Higher-risk populations often include:

- Workers in manufacturing, public sector, agriculture, education, or healthcare
- Aging or caregiver-heavy workforces
- Employees in safety-sensitive or physically demanding roles



Employee experience warning signs

Plan members may already be feeling the impact:

- Complaints about surprise medical bills
- Delayed care due to cost concerns
- Financial stress affecting absenteeism or productivity



Geographic risk pinpoints

Groups may face heightened exposure based on where employees live and receive care:

- Employee populations spread across multiple company locations
- Rural or semi-rural employee communities
- Regions affected by recent or ongoing hospital closures
- Areas serviced by numerous out-of-network ambulance providers



Broker action triggers

These conversations indicate MASA should be part of your strategy:

- Renewal discussions focused on cost containment
- Interest in smarter plan design—not richer plans
- Employer seeking targeted, high-impact benefits that reduce financial risk

To request deeper client analysis or a customized proposal, reach out to your MASA representative today.