

Case study

How MASA contributed to a competitive benefits offering



Client profile

Vertical: Public sector education

Workforce: 11,500 employees

Multiple health insurance carriers and plan types

Plan types: HDHP, PPO



Client challenges

Due to intense regional competition for educators, the administration was looking for a way to attract and retain talent by creating a more comprehensive, feature-rich employee benefits program.

The employees are in a rural area where there is a lack of access to both routine and emergency healthcare (such as cardiology, obstetrics, gynecology, maternity care, and other specialized services). Studies show that employees either avoid seeking care when needed or find themselves exposed to costly medical transportation bills. Many factors can contribute to those high transport bills, including increased mileage to medical facilities (via air or ground), a higher risk of transfer from initial stabilizing facilities for more specialized care at larger hospitals, and denials for transfers by their primary medical plan.



Solution

MASA Emergent Plus was the selected plan for this client, because it expands the group's medical coverages. With MASA coverage for ground and air emergency medical transportation supplementing their medical benefits, the group can rely on more complete coverage that helps to relieve their financial burden for emergency transport.

MASA coverage answered a major concern for employees living in this rural area and made the districts more desirable. In addition to nationwide emergency ground and air ambulance coverage, Emergent Plus provides coverage for hospital-to-hospital transfers to access specialized care, as well as coverage and coordination to transfer members who are away from home to a hospital near home for continued care. The client values this coverage and has included MASA as part of their core benefit offerings for 5 years, with a current participation rate of 32%.

Meeting real needs

- ✓ **54.1+ million** emergency responses occur each year¹
- ✓ **\$69,000** is the average cost of an air ambulance²
- ✓ **\$2,008** is the average cost of a ground ambulance²
- ✓ **56%** of Americans don't have the funds to cover a \$1,000 in an emergency³

Broker insights

- ✓ **\$600,000** annual group premium
- ✓ **\$120,000** annual group commissions
- ✓ **\$1,000,000+** annual brokerage commissions from MASA sales

Sources:

1: NEMSIS, National EMS Data Report, 2024 | 2: MASA claims data, January 2024 | 3: Bankrate, 2024