

Emergency transport bills:

The biggest problem you've never heard of — and why it matters to today's workforce.



As of 2022, the federal No Surprises Act protects consumers from many unexpected health insurance charges, but not ground ambulance bills. In fact, **86% of ambulance rides may result in an out-of-network bill** for the privately insured.¹



That's a far higher out-of-network rate than for other medical specialists, including E.R. doctors and anesthesiologists. It means each year **millions of employees are at risk of receiving an out-of-network medical transport bill.**²



Here's the rub: **If a medical emergency strikes, employees can't shop around** for a better price or service. Therefore costly transport bills have become a normal, expected part of emergency care — even for the insured.

What 96% don't know is that there's a solution that will pay for ambulance bills. When they learn there's a solution like MASA, 30% are likely to pay for it.

— Independent McKinsey & Company Report, 2019



The average ground ambulance charge we see is over \$2,000, so paying for protection just makes sense. Plus, our numbers speak for themselves: **our 38% participation rate across groups** proves that for employees — this is a problem worth solving.³



Together, we can solve the problem of emergency transport costs.

1: Consumer Reports, "Your Ambulance Ride Could Still Leave You With a Surprise Medical Bill," 2021

2: 2020 National EMS Assessment, NASEMSO

3: MASA Ground Ambulance Charges; Average Group Capture Rate; March 2023

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