

Why MASA matters to today's workforce

No one should have to worry about unexpected transport bills during or after an emergency.

- **86% of ground ambulance rides** may result in an out-of-network bill for the privately insured, putting millions of employees at risk.¹
- Ambulance bills have a **higher out-of-network rate** than for other specialists, including E.R. doctors and anesthesiologists.²
- **The average ground ambulance bill is \$2,008.**³ These costly bills have become a normal, expected part of emergency care — even for the insured.



60% of Americans have to borrow just to cover a \$1,000 health expense.*

1: Consumer Reports, 2021

2: National Association of State EMS Officials, 2022

*: Bankrate, February 2023

The MASA solution

The simple solution to a complex problem for millions of employees.

Employees can protect their finances, and peace of mind, with MASA. Our medical-transport coverage pays 100% of ambulance claims, and plans are easily bundled with core health benefits.

- **94% of employees don't know that there's a solution that will cover ambulance bills. When they learn there's a solution like MASA, 30% are likely to pay for it.⁴**

Plus, the numbers speak for themselves: our **38% participation rate** across groups proves that for employees — this is a problem worth solving.³

How does it work? Employees can choose a plan when they enroll. They have access to coverage for any ambulance, nationwide — and medical transport claims are compensated.

MASA guarantees:

- **No health questions**
- **No claim forms**
- **No network limitations**
- **No deductibles**
- **No member/spouse age limits**
- **No denials based on claim cost**

3: MASA Internal Data, Updated February 2023

4: Independent McKinsey Report, 2019