



Employee FAQs about MASA coverage



About MASA

Did you know there are 28M emergency transports dispatched by 911 each year? That means every one second, an ambulance is dispatched in the U.S.⁴ with an average cost of more than \$2,000¹ and a 80% chance of having an out-of-network bill³, a ground ambulance ride can be unexpected and costly. That's why there's MASA, the industry-leading medical transportation coverage provider. No one should have to worry about unexpected bills during or after an emergency. By signing up for MASA, you protect yourself and your family from medical transportation emergencies and get coverage built to shield against sudden financial shock.

Coverage questions

Which ambulance company can I use?

We work hand-in-hand with the benefits health plan administrators and transport companies to ensure you and your family have no out-of-pocket costs** no matter which provider completes the ambulance transport within the continental United States, Alaska, Hawaii, and while traveling in Canada. Coverage extends globally if you have a plan that includes global coverage. Additionally, our coverage applies regardless of network. In the event of an emergency, simply call 911 and get to the hospital.

Will you pay my copay or deductible?

Yes! Our goal is to leave you with complete peace of mind. We will cover out-of-pocket costs including copays and deductibles.

What do you guarantee?

- No health questions
- No age limits
- No claim forms (bill must be submitted within 180 days)
- No deductibles
- No network limitations

When should I call you?

You should call us after you receive a bill from any emergency medical transportation ambulance provider.

Who is covered by your plans?

With our family plans, we cover you, your partner, and all children under the age of 26 in your household.

How much does an ambulance ride cost?

The average cost of a ground ambulance is \$2,008.¹ Depending on which provider picks you up, the personnel on board, and the amount of miles you travel, your bill can get expensive.

Why would an ambulance be out-of-network?

There are over 27,000 ambulance companies operating in the United States.² Some companies are run by cities and states, others are run by local or national companies. Many insurance plans only cover in-network ambulance companies. Even if you're heading to an in-network hospital, the ground ambulance itself could be out-of-network and leave you with a "balance bill". We offer coverage for ALL ambulance companies operating within the continental United States, Alaska, Hawaii and while traveling in Canada.

Why might I have to pay out-of-pocket for an ambulance bill?

The ambulance that picks you up may be out-of-network, the reason for your trip may not be deemed a medical necessity, or you might still have to meet your health insurance deductible. Research shows that there's nearly an 80% chance you could be responsible for a large portion of your ground emergency transportation bill.³

What is medical necessity?

Medical necessity is established when any other transportation method (besides an ambulance) would endanger the patient's life. For example, let's say you're experiencing symptoms associated with a heart attack and end up taking an ambulance to the hospital. If your health insurance decides that the cause of your symptoms (perhaps indigestion, heartburn, or a panic attack) doesn't meet their requirements for an ambulance, they could deny your claim and potentially leave you on the hook for thousands of dollars.

Enrollment questions

When can I enroll?

One of the great things about us is that you never need to wait for an enrollment period. You can enroll in our plans at any point in the year, with coverage beginning the start of the next month. Contact your Group Benefits Manager for details about your enrollment period.

How do I file a claim?

Filing a claim is easy. Simply send the ambulance bill to us with your member number clearly written on the front. You can either email your bill to ambulanceclaims@masaglobal.com, fax it to 817-681-2399, or mail the invoice to: MASA – Claims Department, 1301 International Pkwy, Suite 300, Sunrise, FL 33323. You can also log in and upload your bill or check the status of an existing claim in the "Members" section of our web site.

I had your benefit at my previous job, but my new employer doesn't offer it. What can I do?

Introduce your employer to us and send them the following link for more information: <https://www.masamts.com/employers/contact/>

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**If a member has a high deductible health plan ("HDHP") that is compatible with a health savings account ("HSA"), benefits may become available under the MASA membership for expenses incurred for medical care (as defined under Internal Revenue Code (IRC) section 213 (d)) once a member satisfies the applicable statutory minimum deductible under IRC section 223(c) for HDHP coverage that is compatible with a HSA.

Out-Of-Pocket Expenses are costs that remain after applying any primary insurance that needs to be paid for by the insured with personal financial resources.

Sources:

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

2: IBISWorld - Industry Market Research - Ambulance Services Industry Report, 2023

3: Consumer Reports, 2021

4: National Association of State EMS Officials, 2020



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