masa Access



Emergency medical transport can be the difference between life and death — and for healthcare workers, who face relentless physical and emotional demands, that need is all too real. Healthcare workers face more than just long hours. Challenging working conditions, burnout, and workplace stress all take a toll. It's no surprise that over half of U.S. healthcare workers report feeling burned out, placing them at greater risk for serious health conditions.¹

In fact, compared to other industries, healthcare workers experience significantly higher rates of depression, anxiety, and even lifethreatening cardiovascular conditions like heart attack and stroke.² These pressures don't just affect individual well-being, they also contribute to a high rate of turnover in the healthcare sector, making retention a growing concern for healthcare employers.3

Given these elevated risks, ensuring your team has access to emergency medical transport — without the burden of out-of-pocket costs — isn't just a benefit. It's a necessity.

MASA protects the healthcare sector



average participation rate across most MASA healthcare groups



healthcare groups enrolled in MASA



222 163,777

healthcare employees have access to MASA

Healthcare sector case study: Strong demand, strong results



⊘ 3,000 eligible employees surveyed



MASA ranked in the

top3

most requested new benefits



When offered. MASA reached a

34%

participation rate, demonstrating a clear and growing need





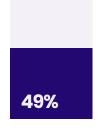
see a growing need for supplemental insurance⁴

55%

plan to explore new job opportunities in the next year⁴

51%

feel anxious about costs not covered by primary insurance⁵



cite inadequate compensation and benefits as reasons for leaving⁵

>550,000

injuries and illnesses reported by the healthcare workforce in 2023 alone⁶

A critical group, quietly underserved

Women make up 80% of the U.S. healthcare workforce, but often get less value from their health benefits than men.^{7,8}



Women aged 19-64 face higher out-ofpocket costs even excluding maternity care⁸



Overall, women pay 18% more in copays and deductibles, totaling \$15.4B more annually⁸



Maternity-related emergencies can lead to unexpected transport bills⁹ with a **high average bill per service at \$6,806**¹⁰

For healthcare workers — especially women — MASA emergency transport protection isn't just helpful. It's essential.



The MASA solution

MASA is the simple solution to a complex problem for healthcare employees.



All air and ground EMS providers are included, nationwide



Ambulance transport protections for out-of-pocket costs include related copays, co-insurance, and deductibles



Plans compliment primary healthcare benefits

Sources:

1: Mayo Clinic Wellbeing Index, 2024 | 2: CDC, 2023 | 3: Medical Economics, 2025 | 4: Aflac Workforces Report, 2023 | 5: Strategic Education Inc., 2025 | 6: U.S. Bureau of Labor Statistics, 2024 | 7: CDC, 2024 | 8: SHRM, 2023 | 9: CDC, Pregnancy Complications Report, 2023 | 10: MASA Insights: Emergency medical transportation: The true costs — and how they're rising, 2024