



IMPACT OF MASA MTS COVERAGE WITH IN-NETWORK PROVIDERS

Paul and Jeremy were on their way to visit a friend who lives 300 miles away, when a vehicle lost control and hit their car. Their injuries were so severe that both required helicopter transportation to a Level I Trauma Center located 30 miles from the location of the accident. Both Paul and Jeremy have health insurance with a commercial carrier.



What Happens **Next?**

	Paul is a MASA MTS Member	Jeremy is <u>NOT</u> a MASA MTS Member
After a call to 911 is initiated...	Paul would pay*	Jeremy would pay**
Air ambulance ride to the nearest Trauma Center Cost: \$45,000 	\$0	\$8,000 <i>Insurance Allowable Rate = \$24,000 Jeremy pays: Deductible = \$4,000 Coinsurance = \$4,000 (20% of the \$20,000 balance)</i>
Once stabilized, air transfer to a hospital near patient's home Cost: \$10,000 	\$0	\$2,000 <i>Insurance Allowable Rate = \$6,000 Jeremy pays: Deductible = \$1,000 Coinsurance = \$1,000 (20% of the \$5,000 balance)</i>
Total Out-of-Pocket	\$0	\$10,000

*Coverage depends on membership level. Please refer to MSA for full details.

**The below figures are for illustration purposes; actual dollar amounts differ based on distance and trip classification.

Any Ground. Any Air. Anywhere.™

MASA  **Medical Transport Solutions**™



No matter how comprehensive your local in-network coverage may be, you still have significant exposure to out-of-network emergency transportation. Moreover, when you and your family travel outside your area, there is an 80% chance of being picked up by an out-of-network provider.

A MASA Membership prepares you for the unexpected. ONLY MASA MTS provides you:

- Coverage ANYWHERE in all 50 states and Canada whether at home or away
- Coverage for BOTH emergent ground ambulance and air ambulance transport REGARDLESS of the provider
- Non-emergent transport services, which are frequently covered inadequately by your insurance, if at all



For more information, please contact your local MASA MTS representative or visit www.masamts.com

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What Happens **Next?**

	Paul is a MASA MTS Member	Jeremy is <u>NOT</u> a MASA MTS Member
After a call to 911 is initiated...	Paul would pay*	Jeremy would pay**
Air ambulance ride to the nearest Trauma Center Cost: \$45,000 	\$0	\$30,600 <i>Insurance Allowable Rate = \$24,000 Jeremy pays: Deductible = \$6,000 Coinsurance = \$3,600 (20% of the \$18,000 balance) Balance Bill = \$21,000 (difference between \$45,000 and \$24,000)</i>
Once stabilized, air transfer to a hospital near patient's home Cost: \$10,000 	\$0	\$6,800 <i>Insurance Allowable Rate = \$6,000 Jeremy pays: Deductible = \$2,000 Coinsurance = \$800 20% of the \$4,000 balance Balance Bill = \$4,000 (difference between \$10,000 and \$6,000)</i>
Total Out-of-Pocket	\$0	\$37,400

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16 million people are sent to the emergency room through a ground or air ambulance every year***

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***SOURCE: National Hospital Ambulatory Medical Care Survey

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