



PROTECT YOUR CLIENTS with MASA MTS

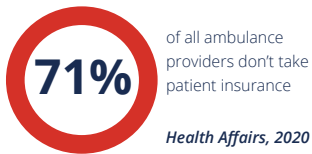
Don't be lulled into a false sense of security, risking your client's financial wellbeing.



The No Surprises Act and Group Benefits

Assuming the "No Surprises Act" and a world-class group benefits plan covers employees 100% from out-of-pocket ambulance costs is risky. You could inadvertently create a benefits shortfall that exposes employees to financial insecurity, eroding their peace of mind.

According to the Requirements Related to Surprise Billing, Part 1, The No Surprises Act limits cost-sharing under a given patient's healthcare plan to in-network rates and prohibits out-of-network providers from sending balance bills exceeding in-network rates, but **ONLY for Emergency Air Ambulance**¹ when it comes to emergency transportation.



The Ground Ambulance Reality

The No Surprises Act does not include ground ambulance services. Yet, **ground ambulance services are among the most common sources of out-of-network bills** and can cost consumers thousands of dollars.

According to a 2021 Consumer Reports Article, **79% of ground ambulance rides could result in an out-of-network bill**² which means two things; 1) their charges do **NOT** count toward the MAX out-of-pocket, and 2) **they could result in a balance bill.**

First Bill Exposure

We know as health benefits professionals that ambulance transportation bills are typically the first to impact an insurance carrier following a trip to the hospital. Note that the No Surprises Act does not cover emergency ground ambulance or non-emergent ground and air transportation. Therefore, **there is still the risk of an ambulance transport being the first bill to impact the maximum out-of-pocket exposure.**

The Potential for Balance Billing

We're all aware that before the No Surprises Act, out-of-network air and ground ambulance providers billed an insurance carrier, and if the claim was denied, a patient could receive a balance bill.

The No Surprises Act will remove the burden from the insured for negotiating the remaining sum of a bill – **BUT ONLY for Emergency Air transport** when it comes to emergency transportation. The reality is – there remains the risk of balance bills for an emergency ground ambulance.

MASA MTS' coverage ensures that emergency transportation out-of-pocket expenses* are covered, overcoming the risk of first bill exposure, balance bills, co-pays, co-insurance and deductibles potentially incurred by the Member.

WHAT'S IMPACTED?

AIR TRANSPORT
MAX CAPPED PATIENT
OUT-OF-POCKET RESPONSIBILITY*

\$9,100 Single
\$18,200 Family



*Healthcare.gov 2023

WHY MASA MTS

5
Decades
in Business

2+
Million
Members

85%
Member
Persistence

99%
Group
Retention

100%
Provider
Participation

MASA MTS is a pioneer in the medical transport solutions field. MASA has been providing peace of mind to its members since 1974.

MASA provides value to brokers, employers, and employees providing unparalleled transport coverage.

MASA MTS (800-643-9023, masamts.com) is a membership plan, and not insurance coverage and the range of discounts for air ambulance services provided under such membership will vary depending on the provider and the services offered.

Medical Air Services Association, Inc. is doing business as MASA MTS with its principal place of business at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324. The information provided in this product information sheet is for informational purposes only. The benefits listed, and the descriptions thereof do not represent the full terms and conditions applicable for usage and may only be offered in some memberships. Premiums and benefits vary depending on the benefits selected. Please refer to the applicable member service agreement for a complete list of benefits, premiums, and full terms, conditions, and restrictions. MASA MTS utilizes third-party transportation service-providers for all transportation services. MASA Global, MASA MTS and MASA TRS are registered service marks of MASA Holdings, Inc., a Delaware corporation

*If a member has a high deductible health plan that is compatible with a health savings account, 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 high-deductible health plan coverage that is compatible with a health savings account.

SOURCES:

¹Federal Register / Vol. 86, No.131/Tuesday, July 13, 2021 / Rules and Regulations/ Requirements Related to Surprise Billing; Part 1 / P.36876

²Your Ambulance Ride Could Still Leave You With a Surprise Medical Bill, Consumer Reports, February 27, 2021



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