



EMPLOYER FREQUENTLY ASKED QUESTIONS

ABOUT MASA MTS COVERAGE

FAQ

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As a pioneer in the medical transport solutions business for over 40 years, MASA MTS has been the Emergency Transportation solution employees trust for protection from out-of-pocket expenses** due to ground and air ambulance transportation. Here are employer frequently asked questions:

Coverage Questions

How are ground and air ambulance claims denied?

Due to the nature of modern health insurance, there's an almost 80% chance that you could be responsible for a large portion of your ground emergency transportation bill.¹ Even if health insurance covers part of your bill, there are many scenarios where they may not cover the total cost. 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.

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 ambulance itself could be out-of-network and leave you with a "balance bill". MASA MTS offers coverage for ALL ambulance companies operating within the continental United States, Alaska, Hawaii and while traveling in Canada.

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.

Which ambulance company can my employees use?

MASA MTS works 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. Additionally, our coverage applies regardless of network. In the event of an emergency, simply call 911 and get to the hospital. When you receive the bill from the ambulance company, just submit it to us.

Will MASA pay an employee's copay or deductible?

Yes! Our goal is to leave you with complete peace of mind. We will cover all copays, even if you haven't met your deductible.

How much does an ambulance ride cost?

The average cost of a ground ambulance is \$1,500.³ Depending on which provider picks you up, the personnel on board and the amount of miles you travel, your bill can get expensive.

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What does MASA guarantee?

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

When should an employee call MASA?

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

Who is covered by MASA Memberships?

With our family memberships, MASA MTS covers you, your partner and all children under the age of 26 in your household.

Employer Questions

When can my employees enroll?

One of the great things about MASA is that you never need to wait for an enrollment period. MASA can be offered at open enrollment, during new hire onboarding and during off-cycle enrollment events. Employers can offer MASA MTS anytime throughout the year!

How easy is it to enroll?

MASA enrollment is extremely fast and easy. We recommend talking with a MASA MTS representative to find the right coverage for you and your business before selecting your plan. To start the process, give us a call at (800) 643-9023 or send us a message.

How can I provide coverage?

MASA MTS offers a variety of options for companies and individuals to purchase coverage. You can provide coverage by taking on the full cost, you can participate in cost sharing, use payroll deductions, or bundle MASA MTS into your benefits package.

How do my employees file a claim?

Filing a claim with MASA MTS is extremely easy. Simply send the ambulance bill to MASA MTS 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 MTS – Claims Department, 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324. You can also log in and upload your bill or check the status of an existing claim in the “Members” section of our MASA MTS Web site.

Do you work with self-insured employers?

Yes we do! All coverage options are available at affordable rates for self-insured employers.

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Can I include MASA benefits in my current health insurance package?

MASA MTS is a flexible and easy addition to any benefits package. You can offer MASA MTS separately or add it to your general health insurance. Our coverage can be beneficial for everyone to have, which is why we price it so affordably. Not only do we protect your employees from financial ruin, but also offer complete peace of mind.

How do I identify emergency transportation gaps in my employee's health insurance coverage?

Our MASA representatives specialize in reviewing coverage and identifying dangerous gaps. Set up a consultation and we can point out where you and your employees are most exposed. Our representatives can also walk you through different coverage options as well as answer any questions you may have.

How can I limit employee exposure to emergency transportation bills?

Comprehensive emergency transportation coverage is the best way to protect employees from out-of-pocket ground and air ambulance expenses. Many modern health insurance plans feature gaps in coverage. One of the biggest and most surprising gaps deals with emergency transportation. MASA MTS protects your employees from all emergency transportation expenses. It is important to note that all emergency transportation bills will first go through your employee's current health insurance plan. MASA covers copays and deductibles associated with emergency transportation expenses.

Do I have to purchase MASA Coverage through an insurance broker?

You do not have to work with an insurance broker to receive MASA coverage. We can work directly with individuals, employers and brokers as well.

Will you work with my insurance broker?

Absolutely. If you would like to send more information to your insurance broker, please share this link with them

Can I set up a payroll deduction?

Yes. Payroll deduction is one of the ways you can set up payment for MASA MTS coverage.

How do you differ from my local ambulance provider's insurance?

Insurance offered by local ambulance providers may only help your employees in the event they are picked up by that local provider. MASA MTS offers coverage for ALL ambulance companies operating within the continental United States, Alaska, Hawaii and while traveling in Canada. With over 27,000 ambulance companies operating in the United States, the chances of you getting picked up by only one provider are very slim.²

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 will 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:

1 Consumer Reports, 2021 2 IBISWorld - Industry Market Research - Ambulance Services Industry Report, 2019 3 Healthcare Insider, 2021

Contact Your Representative to learn more.



1250 S. Pine Island Rd., Suite 500,
Plantation, FL 33324

800-643-9023 | www.masamts.com