



# EMPLOYEE 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 transports. Here are employee member 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 emergency transportation bill.<sup>1</sup> 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.<sup>2</sup> 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 I 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 MTS pay my 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.

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### **What does MASA MTS guarantee?**

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

### **How much does an ambulance ride cost?**

The average cost of a ground ambulance is \$1,500.<sup>3</sup> Depending on which provider picks you up, the personnel on board and the amount of miles you travel, your bill can get expensive.

### **When should I call MASA MTS?**

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

### **Who is covered by MASA MTS Memberships?**

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

## Enrollment Questions

### **When can I enroll?**

One of the great things about MASA MTS is that you never need to wait for an enrollment period. You can enroll in MASA MTS memberships 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 with MASA MTS is 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](mailto: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.

### **I had MASA MTS coverage at my previous job, but my new employer doesn't offer it. What can I do?**

Introduce your employer to MASA MTS 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 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.**

**KPD INSURANCE**



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