

# What to Expect After Your Emergency Air Medical Transport

You or someone you care for was recently transported by a medical aircraft as ordered by an expert on the scene. We understand the financial process following a transport can be confusing, lengthy, and intimidating. To prepare you for next steps of what to expect, we compiled this list of frequently asked questions:

## Who called for my air ambulance?

All of our emergency transports are ordered by a physician, emergency medical services, or first responders. They use a set of criteria to determine medical necessity. We never respond for a transport without a request from one of these professionals.

## I have received an Explanation of Benefits or other documents from my insurer with billed charges, allowable and/or patient responsibility listed. How much do I owe?

Many times, your insurance company will send payment(s), denial(s), or information request(s) directly to you instead of us as the provider. One document many patients receive from their insurer is an Explanation of Benefits (EOB). **This is not a bill.**

No matter what type of insurance coverage you have (Medicare, Medicaid, commercial insurance, etc.) you will receive information from your insurance carrier about your transport. **Again, these are not bills.** These statements may show a large balance (sometimes thousands of dollars) and are often confused as bills. We realize this can cause concern, however, your insurance carrier uses these statements to keep you informed.

Action might be required on your part, but we are here to help you understand what is needed and when.

## I have commercial insurance. Will this pay for my flight?

Most **commercial insurance** plans cover emergency air transports.

Unfortunately, claims can get denied by insurance carriers for a variety of reasons. If your insurance carrier denies or doesn't pay the full claim, we will work as a liaison with you and your insurance carrier. This often takes several months, but we will continue to work on your behalf throughout the entire process in an effort to reduce the final amount you have to pay.

When you have insurance that covers emergency air transports, the payment or information requests might be sent directly to you instead of to us as the provider.

## I have Medicaid or Medicare. Will this pay for my flight?

Some, but not all, **Medicaid** plans cover air ambulance transports. One of our Patient Advocates will be in touch to help you determine if you are covered.

If you have **Medicare Part B**: You will only be responsible for a co-pay and deductible (if you haven't already met it). One of our Patient Advocates will be in touch to support you in this process.

## I'm a member of AirMedCare Network, so will I get charged beyond my membership?

No, as a member of AirMedCare Network, there will be no out of pocket cost to you for your emergency air transport. If you receive any communication from your insurance carrier, please notify us right away so that we can help you with this process.

A claim will be filed to your insurance (if you have coverage), and we will seek appropriate reimbursement in situations where a third party is responsible for payment of related expenses.

When you have insurance that covers emergency air transports, the payment or information requests might be sent directly to you instead of to us as the provider.

### **What is the average charge for an air medical flight?**

The nationwide average for an emergency air transport is approximately \$40,000. This average includes the cost for the flight itself, and our crew (pilots, nurses, medics, and mechanics) being prepared to launch at a moment's notice (24/7/365). While \$40,000 is the average, some transports may be more and some may be less depending on a variety of factors including the distance of the patient transport, and/or the cost of doing business in a particular geographic area or location.

### **I have insurance. What happens next?**

We will file your insurance claim for you.

Most carriers require a signed authorization form from you. This authorization form will be mailed in a packet with additional documents. **This is not a bill.** If you have questions on which documents require action from you, please contact us.

### **I do not have insurance. What happens next?**

We will work with you to find appropriate payer sources that might help cover some or all of the cost of your transport (i.e. Crime Victims, Medicaid, or coverage through auto or third-party liability insurance). One of our Patient Advocates will be in touch to support you in this process.

**If you have any questions or concerns, please reach out to one of our Patient Advocates at 1-877-288-5340 (for Air Evac Lifeteam, REACH, or Med-Trans) or 801-619-4900 (for Guardian Flight) or visit [globalmedicalresponse.com](http://globalmedicalresponse.com) for more information.**

