

Membership Matters – No Surprises Act Does Not Change That

- **The No Surprises Act does not eliminate co-pays, co-insurance or deductibles owed by the patient.**
 - Patients are still financially responsible for these expenses. However, if you are transported by one of our AirMedCare Network providers, our membership eliminates anything you owe us that is not covered by your insurance, including co-pays, co-insurance, or deductibles.
 - Families with high-deductible plans pay an average of \$4,332 out of pocket for each air medical transport*.
 - Even with the NSA, according to the Kaiser Family Foundation, 44% of insured adults worry about affording their deductible costs. 47% say that it is very or somewhat difficult for them to afford healthcare cost.
- **See the numbers**
 - Over 75 percent of the approximately 125,000 transports made each year by AMCN providers are Medicare, self-pay, or insurance paid. Given that, over 93,000 patients stand to benefit financially through enrollment in AirMedCare Network's membership program.
- **The uninsured have NO protection**
 - AMCN membership will protect uninsured patients from having any out-of-pocket expense if flown by an AMCN provider. AMCN provides 100 percent financial protection with no limitations for the uninsured. Without membership, an uninsured patient would owe for the full cost of the transport.
- **The No Surprises Act does not require your insurance company to cover your air ambulance transport.**
 - If your insurance carrier decided to decline coverage for your transport for any reason, including deeming it not medically necessary, having a membership would still ensure you face no out-of-pocket costs for the flight when transported by an AMCN provider.
- **If you lose your insurance coverage due to layoff or financial hardship, the No Surprises Act does not apply to you.**
 - In the event of an emergency transport, you would be responsible for the bill in its entirety. However, our AMCN membership works the same way regardless of insurance status. If you are uninsured and are transported by an AMCN provider, members will not be responsible for any costs related to their flight. Most of AMCN's competitors will not offer the same full-coverage membership to uninsured individuals.
- **Medicare Patient Facts**
 - **Medicare Part A does not provide coverage for air ambulance transportation costs.** You must have Medicare Part B. **If you have Medicare Part B, your co-pay for air ambulance transport is 20 percent of the allowable billable rate (or approximately \$1,391),** if the transport is deemed medically necessary by Medicare.

*According to the Kaiser Family Foundation

Membership terms and conditions apply. Dispatch decisions are made by emergency medical personnel; membership does not guarantee transport by an AMCN provider. For additional information, visit www.airmedcarenetwork.com.