

# MEMBERSHIP MATTERS

Some ambulance companies (both ground and air) offer membership programs, and some do not. Some of those companies who do not offer membership programs are trying to convince state lawmakers to take away your choice to have a membership. We believe YOU should decide if a membership is right for you. The membership service offered by GMR's AirMedCare Network covers the cost of co-pays, deductibles and any emergency transport declined by insurance providers as "not medically necessary." The membership offered by AMCN protects families when insurance fails to cover the full cost of a medical emergency; a member will have no out-of-pocket expenses if flown by an AMCN provider.

- A decade ago, only 55% of health benefit plans had a deductible. Today, 81% of them have some type of deductible and more than 24% of those are high-deductible plans. According to the Kaiser Family Foundation, families with high-deductible plans pay an average of \$4,332 out of pocket for each air medical transport.
- Over the last five years, the average annual deductible among covered employees with a deductible has increased 36% and 100% over the last ten years, per the Kaiser Family Foundation - 2019 Employer Health Benefits Survey.
- Over 75% of the approximately 125,000 transports made each year by AMCN providers are Medicare, self-pay, or insurance paid, so eliminating membership would result in over 93,000 of our patients not having the choice to pre-pay any potential out-of-pocket financial exposure.

**THE NO SURPRISES ACT.** The "No Surprises Act" shifts financial responsibility for balance bills (the difference between the amount charged and the amount insurance companies say is reasonable) from patients to insurance companies. That's fair, given the insurance companies are deciding what payment they think is reasonable. The No Surprises Act does not eliminate co-pays, co-insurance or deductibles owed by the patient. It does not require your insurance company to cover your ambulance transport. If you are transported by one of our companies, our membership eliminates anything you owe us that is not covered by your insurance, including co-pays, co-insurance or deductibles for the transport. If you do not have commercial insurance, the No Surprises Act does not apply to you, but our membership still works the same way. If you lose your insurance coverage, do not have insurance, or your insurer declines to cover your transport as not medically necessary, membership still guarantees no out-of-pocket expense. Most of AMCN's competitors will not sell membership to uninsured individuals.

**HOW MEMBERSHIP FEES ARE USED.** Contrary to the claims of one of our competitors, we do not collect membership fees to pay for lobbying to collect membership fees. That's nonsense. We do, however, zealously protect our right to offer memberships and your right to choose.

Also contrary to the claims of one of our competitors, yes, memberships really do cover deductibles, insurance co-pays - and more.

**THE CHANCES OF NEEDING AIR AMBULANCE TRANSPORT.** The chance of needing an emergency air medical transport is low. We hope you never need emergency medical transportation of any kind. But, if you do need emergency air medical transportation and are transported by us, our membership will cover any out-of-pocket costs for the transport. One less thing to worry about so you can focus on recovery.

**PATIENT ADVOCACY AND PATIENT FINANCIAL RESPONSIBILITY.** We believe in patient advocacy, and we are working hard to go in-network with commercial insurance companies. No provider can control your co-pays, deductibles or co-insurance - that's between you and your insurance company. AirMedCare Network providers are currently in-network with 139 insurance companies. Whether you're a member or not, our tireless Patient Advocates do everything in their power to work with a patient's insurance company to ensure that the patient's financial exposure is as small as possible in every possible way.

AMCN has partnered with Teladoc - the most trusted telehealth provider in the world to offer our members enhanced value with their AMCN membership. Serving over 20 million members, Teladoc is available to AMCN members at a discounted rate. Requesting a visit with a doctor is easy anytime, day or night, 24 hours a day, 365 days a year, by web, phone, or with the Teladoc app.