

LEARN HOW YOUR HEALTH PLAN WORKS

UNDERSTANDING COVERAGE FOR AIR AMBULANCE SERVICE



MUST recognizes Montana is a big, rural state and medical care is often far away, which means an air ambulance may be needed in the event of a serious accident or a condition where you may not survive an emergency trip in a land ambulance.

What is an air ambulance? Air ambulance is any form of aircraft equipped with medical supplies, equipment and qualified medical professionals that will provide mobile medical care to a patient during transport to a medical facility specialized in responding to the medical needs of the patient in transport. Air ambulances are largely used in emergency medical situations, or situations where timing is of the essence in helping a patient receive treatment.

The specific air ambulance service used matters. *Why?* Because you could end up paying large out of pocket costs if you use an out of network provider. According to the National Association of Insurance Commissioners, the average cost for one 52 mile air ambulance trip is between \$12,000 and \$25,000. If you (and your physician) utilize an in-network air ambulance provider, you will not be balance billed for the difference in the reimbursement amount and the amount charged. **Using an out-of-network provider, including air ambulance, can result in significant balance billed amounts after insurance has paid its portion. You are responsible for that balance bill amount out of your own pocket charged by out-of-network providers.** The current listing of Montana BCBSMT in-network air ambulance providers include:

| PROVIDER | PHONE NUMBER | ROTOR | FIXED WING |
|---|---|-------|------------|
| Benefits Healthcare | Mercy Flight Communication Center 1-800-972-4000 | • | • |
| Billings Clinic Hospital | 1-800-325-1774 | | • |
| Kalispell Regional Medical Center | 1-866-302-9767 | • | • |
| Life Flight Network (New effective 4/1/2017) | 1-800-232-0911 or 208-267-3114 | • | • |
| MT Medical Transport | 406-457-8205 | | • |
| Northeast Stat Air | Dispatch Line: 1-800-992-7828 (Montana toll-free); 406-228-3500 (Out of State) | | • |
| St. Vincent's Healthcare | 1-800-JET-HELP (1-800-538-4357) | • | • |
| Disclaimer: A provider's network participation status may change. Contact Customer Service using the phone number on the back of the member's health plan ID to obtain the most up-to-date network participation information. | | | |

Currently, there is no control over the large disparity that air ambulance providers charge in relation to the services provided. MUST's third party administrator, Blue Cross and Blue Shield of Montana (BCBSMT), currently reimburses all air ambulance providers at 225% of the Medicare reimbursement rate, with BCBSMT in-network air ambulance providers accepting that amount as payment in full.

Are air ambulance services covered by MUST? Yes, air ambulance services are covered by MUST when the service is considered medically necessary, meaning the service is required for the treatment of a covered medical condition. Air ambulance is subject to your health plan's deductibles and co-insurance like your other coverages.

While no one anticipates an emergency medical situation, it is helpful to be an informed consumer and know your available benefits. BCBSMT has conducted outreach to all facilities in the state of Montana to make them aware of the in network air ambulance providers in an effort to limit members exposure to high cost out of network charges.