



State of Utah

GARY R. HERBERT

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SPENCER COX

Lieutenant Governor

Insurance Department

TODD E. KISER

Insurance Commissioner

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Contact:

Steve Gooch, Public Information Officer

801-538-3803

sgooch@utah.gov

Understanding Air Ambulance Insurance

Minutes matter after an accident, heart attack, stroke or other major medical emergency. Air ambulances, also known as medevac services, quickly transport a patient to a medical facility. While some health insurance policies provide coverage for this service, coverage gaps can leave patients struggling to pay large bills. Utah Insurance Commissioner Todd Kiser suggests some basic things you should know about air ambulances.

“When a ground ambulance can't reach a patient, or get there fast enough, an air ambulance is called,” said Kiser. “Air ambulances are often equipped with state-of-the-art medical equipment and staffed by paramedics, emergency medical technicians, and sometimes doctors and nurses.”

Air ambulances most commonly transport patients with traumatic injuries, pregnancy complications, heart attacks, strokes and respiratory diseases. The Association of Air Medical Services estimates that more than 550,000 patients in the U.S. use air ambulances each year. However, using an air ambulance is expensive and might not be covered by the patient's health insurance policy.

The national average air ambulance trip is 52 miles and costs between \$12,000 and \$25,000 per flight. The high price accounts for the initial aircraft cost, which can reach \$6 million, as well as medical equipment and maintenance. The Air Deregulation Act prohibits states from setting rates relating to air ambulances. If you or a family member needs to undergo a medical emergency abroad, the cost of medical evacuation back to the U.S. can reach six figures.

“Many insurers will pay what they deem reasonable cost for an air ambulance; however, sometimes the air ambulance company and the insurer disagree on the cost,” says Kiser. “In most circumstances, the difference between what your insurer pays and the billed charges—which could run in the thousands of dollars—most likely will be your responsibility.”

Medicare may pay for air ambulance services if the medical emergency requires immediate and rapid transportation that ground transportation couldn't provide. In addition, Medicare may only cover ambulance services to the nearest medical facility and won't provide coverage for medical care outside the U.S.

“Speak to your agent to find out what coverage your policy provides. Typically air ambulance insurance will cover the medical care you require during transportation such as oxygen or life support,” says Kiser.

The time to think about air ambulance coverage is before you or a family member experience a medical emergency. Protect yourself by finding out what air ambulance coverage you have by reading your health insurance policy and contacting your agent. If you need additional coverage, talk to your agent about the possibility of purchasing extra air ambulance coverage.

For more information, contact the Utah Insurance Department at 801-538-3077 or health.uid@utah.gov.

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Please note: Agency hours are 8am-5pm, Monday-Friday.