



MASA MTS and Arizona Hospital and Healthcare Association are proud to present all eligible AZHHA members with a new benefit.



Dear AZHHA member,

We are thrilled to announce that MASA Medical Transport Solutions is offering an enrollment opportunity for a brand new benefit to all eligible Arizona Hospital and Healthcare Association member employees. MASA MTS has special GROUP RATES available exclusively to AZHHA member employees starting at \$14 a month.

MASA MTS offers a membership that provides coverage for all 3 emergency transportation methods (ground, helicopter and fixed-wing air ambulances) regardless of which ambulance provider transports the member while they are home or traveling. There are no deductibles, no claim forms, no health questions and best of all, all providers are considered "in-network." We believe all Americans should have access to a membership like MASA MTS to protect their family and financial well being against the challenges that follow an unexpected emergency. MASA MTS provides protection to nearly two-million members a year covering medical transport and potential out-of-pocket expenses when they need it the most.




At MASA MTS, We Have Your Employees And Their Families Covered.

A recent MetLife study found, the number one source of stress for individuals saving for their future is covering out of pocket expenses due to unexpected medical bills.

Most health insurance premiums don't cover all medical transportation costs regardless of an in-network provider, furthermore employees have significant exposure with out-of-network emergency transportation. According to a recent New York Times article, when an emergency requires ground ambulance transportation there is a **51%** chance of being picked up by an out-of-network provider exposing employees to surprising out of pocket medical bills in the thousands. That's where a MASA MTS membership comes in.

Take a look at the example below for possible out-of-pocket medical transportation bills your employees could be facing.

Sample Claim Experience

	As a MASA Member	If a Non-MASA Member	
	You would pay*	If In-Network**	If Out-of-Network**
911 Ground Ambulance Cost: \$1,800 	\$0	\$300	\$1,600
Emergent Air Ambulance Cost: \$45,000 	\$0	\$4,000	\$30,000
Non-Emergent Air Transport† Cost: \$20,000 	\$0	\$20,000	\$20,000
Total Out-of-Pocket Cost	\$0	\$24,300	\$51,600

*Benefit is dependent on Membership Enrolled.

**Out-of-pocket dollars vary dependent on provider, distance, health plan design, current status of deductible and out-of-pocket max. These figures are an example of the costs one may incur.

†More and more health plans are not covering inter-facility transports on a non-emergent basis.

Why Are So Many Emergency Transport Claims Denied?

Nowadays, it is up to business owners and benefit managers to ensure that employees are covered during medical emergencies. Unfortunately, most health insurance plans include huge gaps when it comes to emergency transportation. Below are several reasons why so many emergency transportation bills get denied. Get comprehensive coverage and peace of mind for your employees by offering MASA MTS.



MEDICALLY-NECESSARY

Health insurance decides if the trip was “medically-necessary.”



10,000



There are over **10,000** ambulance companies operating in the United States and health insurance will only cover a limited number of in-network providers.



Even if the trip is deemed medically necessary and the provider is in-network, health insurance will only pay a **set amount** based on the “Usual, Customary and Reasonable Rate.”



UCR billing is just one of many ways employees end up with a balance bill, not even mentioning the **copays** and **deductibles** they will be responsible for, regardless of the situation.

AZHHA Members Now Have Access To A MASA MTS Membership At An Affordable GROUP RATE.

A MASA MTS Membership prepares your employees for the unexpected and gives them the peace of mind access to vital emergency medical transportation.



Any Ground. Any Air. Anywhere.™

Air/Ground Ambulance, In/Out-of-Network, it doesn't matter. We'll be there when they need us.



Peace of Mind.

With nearly 2 million members, employees can trust that MASA MTS will be there to eliminate the financial worry associated with medical transportation after an emergency.*



Focus On Getting The Right Care - At The Right Time.

A MASA MTS Membership is a guaranteed issue membership program with no deductibles, no claim forms and no health questions.



A Tap Away.

With our NEW, easy to use App we'll be a quick tap away, no matter what time of day.

*Please see service contract for full benefit details.

Emergencies Can Happen Anytime, Anywhere



Are You Prepared?

MASA takes emergency transportation bills and leaves members with a zero dollar balance. We provide comprehensive ground and air ambulance coverage for every provider in the United States. MASA MTS acts as a life-saving security net to protect employees and their financial assets from sneaky insurance bills. By offering a MASA MTS membership today, you are providing your employees and their families with significant protection.

CONTACT INFORMATION

If you have any questions, please contact

Chad Frazier
916-390-0460

CFrazier@masamts.com