

A photograph of an ambulance interior. Two female paramedics in red and blue high-visibility jackets are attending to a male patient lying on a stretcher. One paramedic is looking at a tablet while the other looks towards the camera. A third paramedic is partially visible in the foreground on the right. The ambulance has medical equipment and storage compartments visible in the background.

masa 
Emergency Shield

Emergency Shield Plan

Protecting you, your family
and your financial future



This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Refer to Member Service Agreement for full coverage details.

For FL residents: MASA provides insurance coverage whereby MASA is a prepaid limited health service organization licensed under Chapter 636, Florida Statutes, license number: 65-0265219 and is doing business as MASA MTS with its principal place of business at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324.

**For WY residents: <https://www.masaaccess.com/>
800-643-9023, MASA provides a membership
plan and not insurance coverage and the range
of discounts for air ambulance services provided
under such membership will vary depending on
the provider and the services offered.**

For additional information and disclosures about MASA plans, visit: <https://info.masamts.com/consumer-disclaimers>

Your trusted partner for protection and peace of mind for emergency transportation coverage

At MASA we take care of the bills – and the hassle. We believe during or after an emergency, you and your family deserve peace of mind. Our plans provide an additional layer of protection to cover emergency ambulance bills and related expenses left by your primary insurance. MASA members can be assured they're protected from out-of-pocket costs when sudden critical care is needed.

Founded in 1974 as Medical Air Services Association, Inc., MASA® continues to expand on its mission to connect members with care. As a global organization with 18 international locations and covering all 50 states and Canada, MASA serves 2 million+ members with emergency and non-emergency transportation benefits and so much more.



2M+ members
trust us worldwide



18 international
locations

Corporate partnerships

National organizations and corporations partner with us to provide their employees with peace of mind and financial protection only a MASA plan can provide.

- Healthcare & hospital systems
- Hospital associations
- Fire fighter associations
- Independent school districts
- Universities
- State governments



48 states with
corporate partnerships



Why MASA

Many are feeling the impact as the cost of emergency transportation increases and access to emergency care decreases.

- Consistent cuts in Medicare affect how your claims are paid, exposing you to more financial risk.*
- The increasing cost of healthcare means more out-of-pocket costs for you. Growth in Medicare spending due to an aging population, growing enrollment and higher healthcare costs, result in higher Medicare premiums, deductibles, and cost-sharing paid for by beneficiaries.**



Ensure your peace of mind and financial protection by enrolling in a MASA plan.

* Affordable Care Act 2013 – 2023. Source: Douglas W. Elmendorf, Director, Congressional Budget Oce, letter to Speaker John Boehner, U.S. House of Representatives, July 24, 2012, pp. 13–14, and Douglas W. Elmendorf, Director, Congressional Budget Oce, letter to the Honorable Je... Sessions, U.S. Senate, January 22, 2010, p. 3.

**<https://www.kff.org/medicare/issue-brief/what-to-know-about-medicare-spending-and-financing/>

MASA guarantees

- **NO** health questions
- **NO** age limits
- **NO** claim forms
- **NO** network deductibles
- **NO** network limitations
- **NO** dollar limits on emergency transport costs
- Worldwide coverage**
- Even pre-existing medical conditions are covered from day 1 for emergency transportation services.

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My wife and I found ourselves in an accident that required emergency air medical transport for the both of us. We are members of MASA and never thought we would really need the service but bought it “just in case”. Just in case, became reality of need and MASA was there to answer the call. We will NEVER be without a MASA membership again. This is one service that your family does not want to be without!

— **Jonathan E., MASA member**

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My experience with MASA has been wonderful! We have had two ambulance bills in the past two years, one just recently, that were only partially paid by Medicare. I submitted the balance to MASA, and they promptly paid the balance in full with no delay. I have been extremely pleased with their services and with the friendly responses to phone calls. So glad we signed up years ago after attending a presentation.

— **Nancy and Daniel R., MASA Members**



3 ways you can incur unexpected ambulance costs:

01) Failure to prove medical necessity

Your primary insurance provider can deny your claim if they don't consider it "medically necessary," leaving you responsible for the entire bill.

Medicare can deny your claim leaving you to pay out of pocket

In an emergency, the last thing you need to worry about is whether Medicare will cover your emergency ambulance bill.

- Your event must be deemed medically necessary.
- Payment for transportation is allowed only to the closest facility that can provide the necessary care.
- Transportation to a facility to be closer to home or family is not covered.

02) Out-of-network provider

If your ambulance was medically necessary, it may still be out-of-network. 79% of all ground ambulance rides could result in an out-of-network bill¹, incurring higher out of pocket costs.



Emergency ground and air ambulance, and hospital to hospital transfer are all core benefits available to you under MASA's Emergency Shield Plan.*

¹: HealthAffairs.com

*Refer to member services agreement for details.



79%

of all ground ambulance rides could result in an out-of-network bill¹, incurring higher out of pocket costs.

03) Co-pays & deductibles

If your ambulance is considered medically necessary and in-network, most insurance plans, including Medicare will still require you to cover costs.

Your out-of-pocket costs:

- Copays
- Co-insurance
- Deductibles



Even if you have primary health coverage, YOU can be responsible for emergency ambulance bills. Ensure your protection and peace of mind by enrolling in a MASA plan.

¹: HealthAffairs.com

Emergency Shield MASA plan

19 essential benefits for complete financial protection and total peace of mind



Core benefits

- Emergency Ground Ambulance Coverage
- Emergency Air Ambulance Coverage
- Hospital-to-Hospital Ambulance Coverage
- Repatriation to Hospital Near Home Coverage



Medical benefits

- Medical Payments Advisor
- Hospital Private Room Upgrade
- Organ Retrieval & Organ Recipient Transportation
- Mortal Remains Transportation Coverage
- COVID Quarantine Expense Protection
- Hospital to Rehab, Skilled Nursing, Long- Term Care or Home Transportation Coverage



Benefits for those we love

- Grandchildren & Great-Grandchildren Protection
- Companion Transportation Coverage
- Companion Return Transportation Coverage
- Hospital Visitor Transportation Coverage
- Minor Return Transportation Coverage
- Pet Return Transportation Coverage



Away-from-home benefits

- Patient Return Transportation Coverage
- Extended Hospital Stay Incidental Expense Coverage
- Vehicle & RV Return Coverage



A MASA plan works in 3 easy steps

01

An emergency occurs

A medical emergency occurs and you are transported by ground or air ambulance to a medical facility.



02

Send your bill to MASA

The ambulance provider sends you a bill for the portion of the claim not paid by your insurance, or for the entire bill if your insurance denies the claim. You submit your bill to MASA.*



03

MASA pays the bill

MASA's dedicated team of experts liaise directly with the provider on your behalf, leaving you with a \$0 balance. No stressful calls, just complete peace of mind.

*Refer to member services agreement for details.

Emergency Shield Charter Lifetime Plan

Our most elite and comprehensive plan

27 amazing plan benefits

Get the 19 amazing benefits available on the Emergency Shield plan, plus get 8 additional exclusive benefits for maximum coverage and peace of mind.



Additional benefits exclusive to Emergency Shield Lifetime members:

- Travel Advisor
- Physician Search
- Emergency Message Relay Center
- Attorney Search
- Translation Services
- Foreign Currency Emergency Cash Advance
- Nurse Helpline
- Travel Concierge

A Charter Lifetime Plan is valid for the rest of your life. No renewals, no price increases, just 100% protection*

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We signed up for the lifetime coverage which gives us great comfort knowing we will not have to worry about the cost of any [emergency] medical transport. The cost of one necessary transport could more than outweigh the cost of this policy.

— **Gerald P., MASA Member**



Plan includes MyID bracelet

Exclusive to Charter Lifetime Members only!
Our gift to you for no additional charge.

*Refer to member services agreement for details.

FAQs

Won't my insurance pay for an ambulance or emergency medical transports?

Due to the nature of modern health insurance, there's a chance that you could be responsible for a large portion of your emergency transportation bill. Even if health insurance covers part of your bill, there are many scenarios where they may not cover the total cost. The ambulance that picks you up may be out-of-network, the reason for your trip may not be deemed a medical necessity, or you might still have to meet your health insurance deductible.

Which ambulance company can MASA members use?

At MASA, we work with all emergency transportation providers. In the event of an emergency, our members simply call 911 and get to the hospital. When they receive the bill from the ambulance company, they send it to us. There are thousands of ambulance companies operating throughout our coverage area. When you become a MASA member, you effectively have coverage for all of them.

Do members call MASA at the time of an emergency?

No. In the event of an emergency, call 911 and get yourself or your loved one to the hospital. Later, when you receive a bill from the ambulance company, simply send it to us.

What do MASA members do when they receive an ambulance bill?

If you are a MASA member, send the bill to MASA with your member number clearly written on the front. You can either email your bill to ambulanceclaims@masaglobal.com, or mail it to MASA – Member Services at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324. You can also log in to the Members section of our website to file a claim or check the status of an existing claim. **Visit <http://www.masaaccess.com/member>.**

Will a MASA plan pay copays or deductibles?

Yes! Our goal is to leave you with complete peace of mind. We will cover out-of-pocket costs including copays and deductibles for members actively enrolled in a MASA plan.

Becoming a MASA member is easy!



Complete the application



Choose your membership level



Covered immediately

