### masa Access #

# Public sector faces higher costs for ambulances

No one should have to worry about transport bills during or after an emergency. Unfortunately, not only do employees in the public sector face unexpected bills, those employees are also likely to pay more for an ambulance ride.



# Ambulance costs for public sector employees:

\$3,084

average billed amount nationwide<sup>1</sup>

\$1,232

average out of pocket amount nationwide<sup>1</sup>

## Why is the public sector affected? Take a closer look at the facts:



9/10 states with the highest density of government workers are sparsely populated. Rural geography leads to **longer drive** times and higher costs.<sup>2,1</sup>



Public sector employees are 30% more likely to be over 55 than the U.S. workforce population. Advanced age corresponds with **higher incident rate**.<sup>3,1</sup>



## Most common reasons for ambulance dispatch

The following diagnostic codes have the highest utilization rate of emergency transportation in the public sector:<sup>1</sup>

- Chest pain and shortness of breath
- Fainting, collapse and convulsions
- Suicidal ideations

# Give public sector employees the protection they deserve

Empower your employees by giving them the protection they're looking for. MASA is the only provider of coverage for emergency medical transportation nationwide, with no network limitations. By offering MASA Access, you can help bridge high-cost exposures while adding real value to healthcare plans.

**56%** of Americans don't have the funds to cover \$1,000 in an emergency<sup>4</sup>

# MASA specializes in protecting the public sector

1,320

government groups enrolled in MASA

290,606

government employees have access to MASA

46%

participation rate across these groups

### The MASA solution

MASA is the simple solution to a complex problem for public sector employees.

- · All EMS providers are covered, nationwide
- Ambulance transport coverage pays out-of-pocket costs including co-pays, deductibles, and more
- Plans are easily bundled with core health benefits

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#### Sources

1: Milliman, 2024 | 2: US Census Bureau, 2024 | 3: Federal Workforce Data, 2022; Labor Force Statistics, 2022 | 4: Bankrate, 2024 | Public sector internal metrics, Jul 2024 | "Why choose MASA?" internal metrics, Dec 2023



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I learned about MASA from a fellow retired teacher. When I learned my husband could also be included on my plan, I quickly added him. I never had to pay any part of his ambulance fees whatsoever. I have encouraged my daughters to get it as they are all in education. Thank you again for offering a really good program.

- Frances L., MASA member



MASA is endorsed by hospitals and fire departments across the U.S. We are a proud employer of first responders.