



## Case study

# How MASA mitigated exposures in a traditional medical plan design



### Client profile

**Vertical:** Agricultural manufacturing

**Workforce:** 2,000 employees

**Multiple health insurance carriers**

**Plan types:** HDHP and PPO; Self-funded



### Client challenges

The employer was focused on employee retention and providing coverage for critical needs. Based in a rural area, employees were facing a lack of access to both routine and emergency medical care, as well as concerns about the impact of healthcare costs on their finances.

Employees earn mid-level incomes and studies show Americans often avoid seeking care when needed or face expensive medical transportation costs. Several factors can contribute to these high expenses, such as longer travel distances to medical facilities, the need for transfers from initial care centers to larger hospitals for specialized treatment, and denials for transfers by their primary health insurance plan.



### Solution

MASA Emergent Plus was selected by the client and offered alongside the primary medical plan as an employer-paid benefit for employees. As a self-funded group, the client valued the ability to mitigate the financial volatility of emergency transportation costs at the plan level, while also providing their employees with the peace of mind and confidence in access to care that comes with MASA coverage. Emergent Plus includes benefits addressing the direct concerns of the group's population, including hospital transfers and repatriation to hospitals near home with a nationwide reach.

The valuable coverage and voluntary buy-up options for family coverage provided the group with a competitive edge, aiding their employee retention goals. With MASA implemented as part of the healthcare plan design, the group was able to offer more complete coverage while helping to relieve the financial burden and costs of emergency transport.

### Meeting real needs

✓ **54.1+ million**  
emergency responses  
occur each year<sup>1</sup>

✓ **\$69,000**  
is the average cost of  
an air ambulance<sup>2</sup>

✓ **\$2,008**  
is the average cost of  
a ground ambulance<sup>2</sup>

✓ **25%**  
of Americans didn't call  
an ambulance during  
a medical emergency  
for fear of costs<sup>3</sup>

### Broker insights

✓ **\$130,000**  
annual group premium

✓ **\$26,000**  
annual group  
commissions

#### Sources:

1: NEMSIS, National EMS Data Report, 2024 | 2: MASA claims data, January 2024 | 3: Yougov.com, 2024