



# Ensuring access to care with medical transportation solutions

Presented to:

Presented by:

# Why MASA matters to today's workforce



**The average ground ambulance bill is \$2,008.<sup>3</sup>** Costly bills have become a normal, expected part of emergency care — even for the insured.



**60% of Americans have to borrow just to cover a \$1,000 health expense.<sup>2</sup>**



**94% of employees don't know that there's a solution that will cover ambulance bills.<sup>3</sup>**

**When employees learn there's a solution like MASA,**

# 30%

**are likely to pay for it.<sup>3</sup>**

1: Consumer Reports, 2021

2: Bankrate, February 2023

3: Independent McKinsey Report, 2019



# The MASA solution

## The simple solution to a complex problem for millions of employees

Studies indicate a strong group benefits program is key to achieving employee retention and plan participation goals. MASA supports these goals by mitigating employee stress and uncertainty while encouraging member wellness.

The numbers speak for themselves: our **38% participation rate** across groups proves that for employees — this is a problem worth solving.<sup>1</sup>

### How does it work?

- Employees choose a plan when they enroll
- Members have access to coverage for any ambulance, nationwide
- MASA can be used to cover any emergency transportation situation and does not need to be triggered by a specific event
- Medical transport claims are compensated — including deductibles, co-insurance, co-pays, denied claims, and balance bills

### Who benefits from this coverage?

- Groups offering health plans with high deductibles
- Employees and families who travel
- Groups with aging populations
- Employees expecting emergency transportation needs or those with chronic illness
- Families involved in sports and extracurricular activities
- And more!

### MASA guarantees:

- ✓ No Social Security Numbers needed
- ✓ No health questions
- ✓ No claim forms
- ✓ No network limitations
- ✓ No deductibles
- ✓ No denials based on claim cost

# Company profile

Medical Air Services Association, Inc. (MASA) was founded in 1974 and is the premier emergency medical transportation solutions coverage provider in the nation.

With more than 2M members and 3,500 employer groups, MASA protects employees from the high cost of unexpected medical transport bills.

MASA is the only employee benefit that protects members against nationwide emergency transportation bills regardless of provider.



## Business & financials

- **AM Best Insurance rating:** A- Excellent
- **Better Business Bureau rating:** A+
- **Years in business:** 50
- **Members:** 2 million
- **Employer groups:** 3,500
- **Preferred platform partner:** bswift, Selerix, PlanSource, and more
- **MASA employees:** 250+
- **Forecasted 2024 revenue:** \$157.3M
- **Growth rate:** 24% YoY



## To address issues surrounding emergencies, MASA offers additional coverage for:

- Travel for a hospital visitor
- Patient transport between hospitals or to rehab or other facilities
- Repatriating the patient to a hospital nearer to their home
- Returning a companion to their home
- Returning a minor child to a guardian
- Returning a pet, vehicle, or RV to your home
- Transportation for organ retrievals and organ recipients
- Transportation for mortal remains
- Pandemic quarantine expenses



## Core coverage

- Emergency ground coverage
- Emergency air coverage
- Hospital-to-hospital transfer
- Repatriation to a hospital near home

# Benefit descriptions

## Emergency Ground Ambulance Coverage

MASA covers out-of-pocket expenses for emergency ground transportation to a medical facility for you or your dependent family member.

For policies that provide an indemnity benefit, MASA pays you an indemnity amount for your or your dependent family member's emergency ground transportation to a medical facility.

## Emergency Air Ambulance Coverage

MASA covers out-of-pocket expenses for emergency air transportation to a medical facility for you or your dependent family member.

For policies that provide an indemnity benefit, MASA pays you an indemnity amount for your or your dependent family member's emergency air transportation to a medical facility.

## Hospital to Hospital Ambulance Coverage

When specialized care is required but not available at the initial emergency facility, MASA provides coverage for transferring you to the nearest appropriate medical facility.

## Repatriation to Hospital Near Home Coverage

Should you need continued care, and your care provider has approved moving you to a hospital nearer to your home, MASA coordinates and covers expenses for ambulance transportation to the approved medical facility.

## Post Admission Continued Care Transportation Coverage

Should you need care in a rehabilitation facility, skilled nursing facility, long-term care facility, hospice, or at home after an emergency, your out-of-pocket expenses for transport are eased with MASA.

## Sick While Away From Home Expense Protection

Should you be required to quarantine while traveling, MASA will cover some of your extended hotel expenses.

## Minor Return Transportation Coverage

In the event your minor child traveling with you is left unattended due to your emergency transport, MASA coordinates services and covers expenses to return your child safely home.



## Pet Return Transportation Coverage

If you are traveling with your pets and an emergency occurs requiring your medical transport, MASA coordinates services and covers expenses for returning up to two pets to your home.

## Patient Return Transportation Coverage

Once you're discharged from medical care and able to travel without medical transport, MASA coordinates and covers costs associated with your commercial airline transport home.

## Companion Transportation Coverage

MASA coordinates services and covers costs for a companion to accompany you during your emergency air ambulance transport.

## Hospital Visitor Transportation Coverage

Should you be hospitalized more than 100 miles from home, MASA coordinates and covers the cost of round trip air transportation for a companion to join you.

## Mortal Remains Transportation Coverage

In the event that you pass away more than 100 miles from home, MASA coordinates services and provides coverage for air transport for your remains to be returned home.

## Vehicle & RV Return Coverage

Should a travel emergency occur requiring you to leave your vehicle or RV by ambulance, MASA provides services and covers expenses associated with returning your vehicle or RV to your home.

## Organ Retrieval & Organ Recipient Transportation Coverage

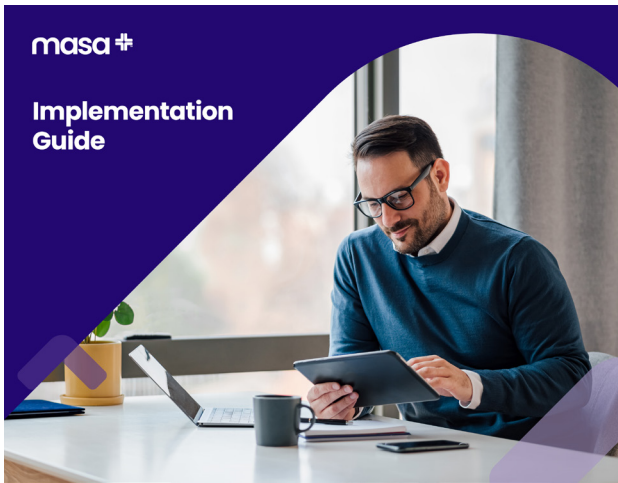
Should you need an organ transplant, MASA coordinates and provides coverage for getting you or the organ to the transplant location.

# Implementation & set-up

## A dedicated support team

The dedicated Mercer support team is always available for questions and support, so you'll never have to wonder who to contact.

## Implementation guide



## Optimal enrollment practices

We recommend these tried-and-tested methods and materials to maximize enrollment.

### Platform optimization

- Maximize placement on enrollment platforms by positioning MASA directly after core health
- Access a resource library of logos, videos, and other content to use on your platform page at our Partner Success Portal
- If a decision support tool exists, contact us for guidance

### Marketing resources

- Engage employees during open enrollment with product flyers and information on the benefit.
- Support employees with education through additional media, such as testimonial videos to introduce the benefit during open enrollment
- Utilize the Partner Success Portal for marketing resources listed above and work with your dedicated implementation Specialist on any additional marketing needs

### Employee communication

- Educate employees on how to activate their App account and find information on all benefits
- Work with us to determine post-enrollment communications that accommodate employees and employers' preferred method of communication

Download materials and resources using the button below:

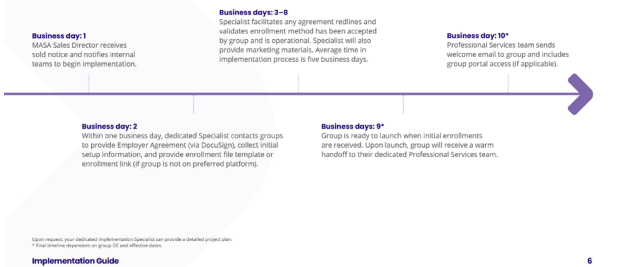


Implementation Guide

3

## Implementation milestones: low touch

Groups that prefer a fast implementation or are a smaller business utilizing a platform partner may opt for the efficient process below.



Implementation Guide

6

## File specifications

File specification	Description	Requirements
Policy ID	Unique ID for each employee that helps easily reconcile enrollments/agreements	<ul style="list-style-type: none"> <li>• <b>Required</b></li> <li>• Can be 9-digit ID sent from the employer</li> <li>• Spouses and dependents must have same Policy ID as the primary employee enrolling for coverage</li> <li>• No special characters (@, \$, %, ^, ~)</li> </ul>
Modification	Indication of whether the members contain new enrollment requests, cancellations or reinstatements of coverage, and updates to existing policies.	<ul style="list-style-type: none"> <li>• <b>Required</b></li> <li>• Add: New/reinstating members</li> <li>• Update: Active members with changes to email, address, phone number, etc., OR if the primary employee is adding a spouse and/or dependent</li> <li>• Cancel: Member is ending coverage with MASA. Must include a cancel date in column F (Cancel Date)</li> </ul>
Payment	How the payment is posted to our system. We accept monthly and yearly payments; please indicate if another cadence is needed.	<ul style="list-style-type: none"> <li>• <b>Required</b></li> <li>• MNI: Group sends monthly payments.</li> <li>• YR: Group sends annual payments</li> </ul>
Product Type	The product plan chosen by member from the available products offered by the group.	<ul style="list-style-type: none"> <li>• <b>Required</b></li> <li>• Enter the product code the employee has selected</li> </ul>
Effective Date	Reflects the first day of the first month that the member is being paid for, regardless of the specific day the member elects their benefits.	<ul style="list-style-type: none"> <li>• <b>Required</b></li> <li>• Effective Date cannot be more than 3 months in the past or future</li> <li>• Effective Date should only be updated at the start of the new plan year or updating member's product</li> </ul>
Cancel Date	Reflects the last day of the month that the member is being terminated, regardless of the specific day the member is being terminated.	<ul style="list-style-type: none"> <li>• <b>Required</b></li> <li>• Cancel Date cannot be more than 3 months in the past or future</li> </ul>
Member Type	---	<ul style="list-style-type: none"> <li>• <b>Required</b></li> <li>• P = primary (Employee)</li> <li>• S = spouse</li> <li>• D = dependent</li> </ul>

Implementation Guide

8

Click on an item below for more information

Implementation guide



# Partner success

## Here for you

MASA is here every step of the way to make sure your team has everything they need to best support your team members, groups, and group employees.

In addition to your dedicated MASA team, we have the tools your team needs to be the expert your clients need.

## Employer FAQs



**Employer FAQs about MASA coverage**

Did you know? The most common question we receive from employers is "What is MASA coverage?"

Did you know? The most common question we receive from employers is "What is MASA coverage?"

Did you know? The most common question we receive from employers is "What is MASA coverage?"

Did you know? The most common question we receive from employers is "What is MASA coverage?"

Did you know? The most common question we receive from employers is "What is MASA coverage?"

## MASA Access overview



**Protection for when they need it most**

Help your clients shield their employees from unexpected emergency transport costs by offering MASA coverage.

**Helping clients protect their employees from unexpected emergency transportation**

79% of all ground ambulance rides could result in an out-of-network bill

**Our statistics are right - with us, there is no "out-of-network"**

**All employees worry: No cash for medical bills!**

**Additional value to your employee benefits offering**

**Helping clients protect their employees from unexpected emergency transportation**

## Broker FAQs



**FAQs**

Frequently asked questions about MASA coverage

Did you know? The most common question we receive from brokers is "What is MASA coverage?"

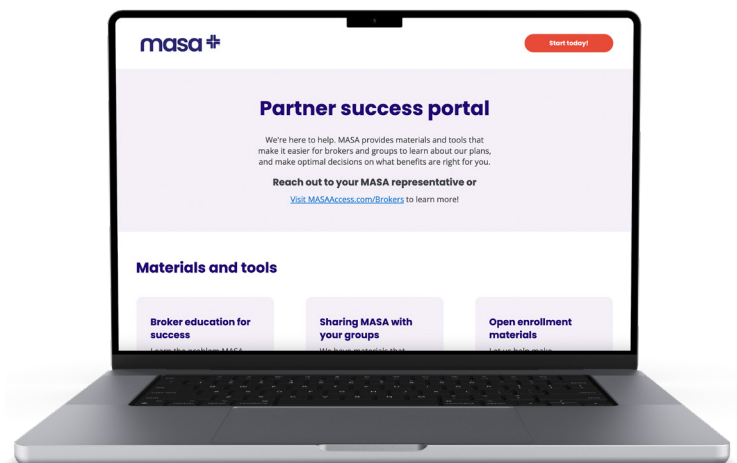
Did you know? The most common question we receive from brokers is "What is MASA coverage?"

Did you know? The most common question we receive from brokers is "What is MASA coverage?"

Did you know? The most common question we receive from brokers is "What is MASA coverage?"

Did you know? The most common question we receive from brokers is "What is MASA coverage?"

## Broker Success Portal



**Partner success portal**

We're here to help. MASA provides materials and tools that make it easier for brokers and groups to learn about our plans, and make optimal decisions on what benefits are right for you.

**Reach out to your MASA representative or**  
[Visit MASAaccess.com/brokers](#) to learn more!

**Materials and tools**

- Broker education for success
- Sharing MASA with your groups
- Open enrollment materials

Click on an item below for more information

- Employer FAQs
- MASA Access overview
- Broker FAQs
- Broker Success Portal

# Group success

## Maximizing benefits

Education and support are key to the success of a group's employee benefits program. MASA offers education and tools to assist groups along the way including Open Enrollment content, Benefit Administration platform optimization, employee communications.

### Employee FAQs



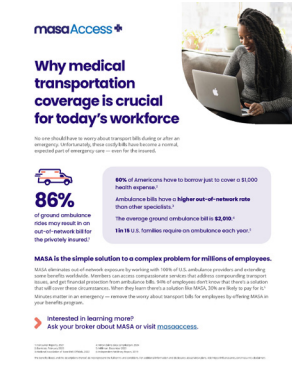
**masa+**  
Employee FAQs about MASA coverage

Did you know? The most common question we receive is "How do I know if I'm covered?"

Check the plan you are on to see if you are covered. For more information, visit [www.masagroup.com](#).

Check the plan you are on to see if you are covered. For more information, visit [www.masagroup.com](#).

### Why MASA flyer



**masaAccess+**

**Why medical transportation coverage is crucial for today's workforce**

No one should have to worry about transport bills, during or after an emergency. In fact, many people don't even know they have a covered, repeated part of emergency care - even for the insured.

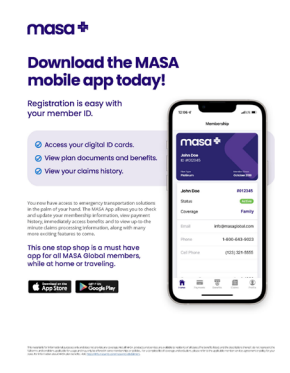
**86%** of ground ambulance rates may result in an out-of-network bill for the primary insurer!

**80% of Americans have to borrow just to cover a \$1,000 health expense.**  
Ambulance bills have a higher out-of-network rate than other specialties!  
In 18 U.S. families require an ambulance each year!

**MASA is the simple solution to a complex problem for millions of employees.**

MASA addresses one of the most common and costly problems of today's workforce - the rising cost of ambulance services. Whether you are an employer or an individual, MASA can help you manage your ambulance costs. MASA is a simple solution to a complex problem for millions of employees. MASA addresses one of the most common and costly problems of today's workforce - the rising cost of ambulance services. Whether you are an employer or an individual, MASA can help you manage your ambulance costs.

### Employee facing content



**masa+**

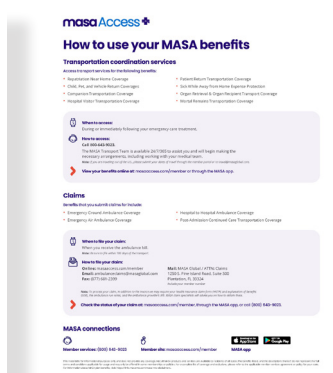
**Download the MASA mobile app today!**

Registration is easy with your member ID.

- Access your digital ID cards
- View plan documents and benefits
- View your claims history

This one stop shop is a must have app for all MASA direct members, while at home or traveling.

MASA mobile app flyer



**masaAccess+**

**How to use your MASA benefits**

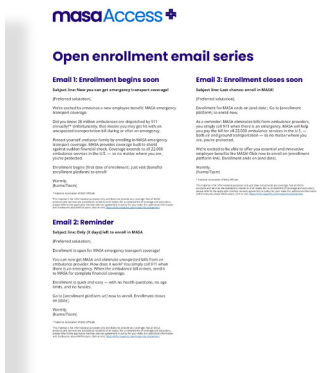
**Transportation coordination services**

- Emergency Room Transport Coverage
- Outpatient Transport Coverage
- Home Care Transport Coverage
- Medical Evacuation Transport Coverage

**Claims**

- Emergency Room Transport Coverage
- Outpatient Transport Coverage
- Home Care Transport Coverage
- Medical Evacuation Transport Coverage

How to use MASA benefits flyer



**masaAccess+**

**Open enrollment email series**

**Email 1: Enrollment begins soon**

Subject Line: You are getting ready to enroll in MASA

**Email 2: Reminder**

Subject Line: Day 27: Enrollment is closing in MASA

Open enrollment email series



**masa+**  
insights

**State of the Industry**

**An unseen crisis: hospital closures throughout the U.S. limit access to care**

Standard pressures cause increased risk of facility closures, leaving communities with longer ambulance rides and more limited access to care.

March 2024

Whitepaper

Click on an item below for more information

➤ Employee FAQs

➤ Why MASA flyer

➤ Employee facing content





# Member success

## More than a claims center

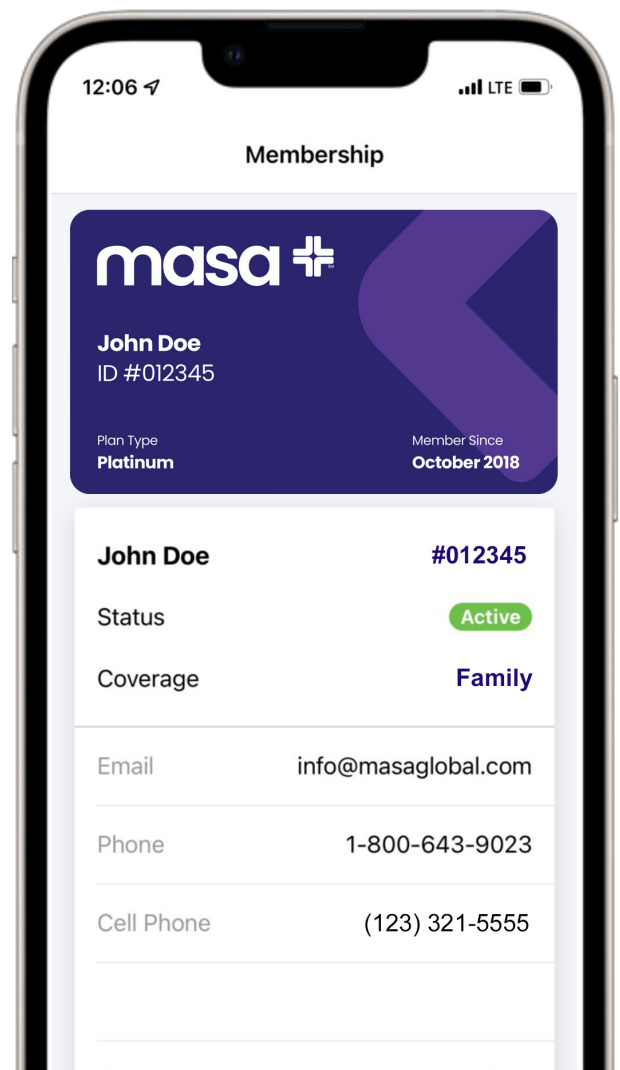
MASA is so much more than just claims coverage. We offer support and multi-platform connection to our members to ensure they're maximizing their benefits.

- Self service portal
- Benefit education communication
- Account management

Click on an item below for more information

 [Member portal](#)

 [Mobile phone app](#)



The benefits listed, and the descriptions thereof, do not represent the full terms and conditions. For additional information and disclosures about MASA plans, click or visit <https://info.masamts.com/masa-mts-disclaimers>