

## Who makes a decision to use an air ambulance?

### A 9-1-1 Dispatcher

An air ambulance that transports a patient from the scene of an accident most likely was requested by a 9-1-1 dispatcher or other first responder.

### The Treating Physician

For a hospital-to-hospital transport, the treating physician (most likely an emergency room doctor) will decide whether an air ambulance is needed, and which to use. A patient or patient's family may be asked for a preference on the hospital to which the patient is to be transferred. That decision may impact which air ambulance is selected.

The urgency of the transport and the ability of the first hospital to stabilize the patient are key factors in whether a doctor might speak with the patient's family about transport choices.

## You have a say.

At any point, ask what your transport options are; you have a say in what air ambulance is used in your situation, such as making sure the hospital calls an air ambulance in the network of your insurer or employee benefit plan.

If you have time, you should **contact your insurance company or employee benefit plan** to find out what air ambulances are in their network. However, in an emergency, you should never compromise your medical care to save money.

You can also **ask if ground transport is an option**. A ground transport may be a less expensive alternative, if appropriate for the patient's medical condition.

If you don't say anything, the doctor is likely to make the choice of which air ambulance to call. **The doctor's first responsibility is to the patient.**

## Who do I call if I have more questions?

If you are reading this in the emergency room, ask to speak with a case manager at that hospital, or call your insurance agent.

If you have questions about air ambulance options and costs, you can also contact the Office of the Montana State Auditor at (800) 332-6148, or visit [www.csimt.gov/airambulance](http://www.csimt.gov/airambulance)

## What you need to know about Air Ambulances in Montana



Air ambulance providers play a vital role in Montana's health care system. An air ambulance flight can mean the difference between life and death. These providers help to ensure each Montanan can access timely, quality medical treatment.

Air ambulance transports are very expensive. A typical air ambulance charge runs into the tens of thousands of dollars, even for in-state flights. That's why it's important to inform yourself about the issues that arise when you face taking an air ambulance flight.



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## Who Pays?

The patient or patient's family is the ultimate payer unless the patient is on Medicaid. The following situations are possible:

### **MEDICARE:**

A patient covered by Medicare is responsible for co-payments unless that patient's Medicare supplemental policy covers the non-Medicare-covered costs.

### **HEALTH INSURANCE/EMPLOYEE BENEFIT PLAN:**

If you have health insurance or are covered by an employee benefit plan, you will be responsible for any applicable deductibles, copayments, and co-insurance. Ask your insurer or plan about in-network contracts with the air ambulance providers. If the air ambulance provider is not "in-network," you will also be responsible for the balance of what the insurer or benefit plan does not pay.

### **AIR AMBULANCE MEMBERSHIP:**

If you have a membership with an air ambulance provider, ask the hospital staff if they are going to call that provider. If not, check to see if your membership has "reciprocity" with the transporting air ambulance provider (meaning the other company has agreed to honor your membership terms).

### **NO INSURANCE:**

If you do not have health insurance, Medicare, Medicaid, or a membership, you face the full cost of whatever the air ambulance determines is the charge. A private air ambulance company may have payment or charity care terms. An air ambulance affiliated with a hospital has a charity care policy.

### **OTHER OPTIONS:**

You can ask if alternate air/ground transport is available and feasible.

## If I am insured, do I need insurance preapproval first?

**For emergency transports**, you do not need to request preapproval by your insurer or employee benefit plan. However, preapproval may still be necessary for non-emergency flights, and non-emergency flights may not be covered at all.

**If you have time**, it is always a good idea to contact your insurer or plan to learn about your air ambulance provider network, what you can expect to pay out of pocket, and other coverage details.

**If your insurer or employee benefit plan denies coverage** or pays only a portion of the bill, you have the right to appeal the decision. You can contact the Office of the Montana State Auditor at (800) 332-6148 for assistance in filing an appeal. You can ask if alternate air/ground transport is available and feasible.

## Who gets to go on the flight?

An emergency flight is limited to the patient, the medical flight crew, and the pilot(s). Depending on the type of transport--for example, if medical care is not necessarily required in transport--the air ambulance might allow the patient's family to be on the flight.

## How does a patient get home?

Returning home depends on the status of the patient. Most likely there will be a case manager who works with the patient or the patient's family to help decide the best option for transport.

## Who decides where the patient is to be sent?

The treating physician, perhaps in consultation with the receiving hospital staff, is most likely the person deciding where the patient will be sent. The patient or the patient's family can ask the treating physician about transport options. The treating physician will likely consult with the patient's family if distance and care prerequisites are similar in out-of-state hospitals. Likely major receiving hospitals for cases requiring specialized care are in Denver, Seattle, and Salt Lake City.

## What if there are several air ambulance flights involved?

The patient is charged for each air ambulance flight. For example, a patient may receive one bill for transport from the scene of an accident to the nearest hospital; a second bill for transport to another hospital providing more specialized care; and a third bill for transport to a hospital close to home for longer-term recovery. Also, unless the flight involves a helicopter, there will likely be ground ambulance charges for transport to and from the airport.

Payment depends on insurance or benefit plan coverage. Most insurers and employee benefit plans do not cover nonemergent air transport if it is not medically necessary. For nonemergency situations, a case manager at the transporting hospital may help to make arrangements for less expensive nonemergent transport.