

Air Ambulance Update
As of April 25, 2018

Number of Air Ambulance Complaints

Air ambulance complaints received at the CSI were for the most part originally routed to the Legal Department for review and potential action because at the time, there was no legislation/jurisdiction regarding Air Ambulance services and rates. There were 45 cases that were referred to the Legal Department between June 29, 2010 through July 31, 2017. None of these cases had dates of service after the passage of Senate Bill 44 (SB 44) on April 25, 2017 (hold patients harmless from balance billing by air ambulance providers).

The breakdown of these 45 cases per air ambulance provider are listed below:

Air Ambulance Provider	Corporate Office	# of Cases
Reach Air/Summit Air	Santa Rosa, CA	19
Life Flight/Northwest MedStar	Aurora, OR	18
Airlift Northwest	Seattle, WA	3
NE MT Stat Air	Glasgow, MT	2
Guardian Flight	South Jordan, UT	1
Intermountain Life Flight	Salt Lake City, UT	1
Valley Med Flight	Grand Forks, ND	1

Air ambulance complaints were also fielded by CSI's Policyholder Service Department (PHS). There were 24 cases recorded by PHS from October 24, 2014 through November 6, 2017. None of these cases had dates of service after the passage of SB 44. 5 out of these 24 were included in the 45 that were referred to the Legal Department.

The breakdown of these 24 cases per air ambulance provider are listed below:

Air Ambulance Provider	Corporate Office	# of Cases
Life Flight/Northwest MedStar	Aurora, OR	12*
Reach Air/Summit Air	Santa Rosa, CA	8
Billings Clinic	Billings, MT	1
Guardian Flight	South Jordan, UT	1**
MT Medical Transport	Helena, MT	1
NE MT Stat Air	Glasgow, MT	1

*= 4 of these cases were included in the referral to the Legal Department

**= This case was included in the referral to the Legal Department

Types of Complaints

The origins of these complaints were either balance billing by out-of-network air ambulance providers or flights denied by insurance companies as not medically necessary (NMN).

Progress in Resolving Complaints

The balance billing issue was addressed with the passage of SB 44 on April 25, 2017, which was codified into MCA § 33-2-2302 (Hold Harmless). This law precludes non-Montana hospital-controlled

out-of-network air ambulance providers from charging amounts in excess of allowed carrier amounts for covered services.

Flights denied as NMN remain an issue with one insurer in Montana. Last summer, this insurer said it would change its procedure and begin denying the difference in mileage between what it believed to be the nearest appropriate facility and the actual flown-to facility rather than denying the entire flight as NMN (if the patient wasn't flown to the nearest appropriate facility). At the time, this was just an informal agreement between the insurer and the CSI. It is unknown whether or not this agreement was documented or codified in writing.

Market Conduct received this insurer's 1/1/18 – 3/31/18 Air Ambulance Denied NMN report on Wed 4/25/18. In its report, this insurer had one claim that was denied NMN with a 1/12/18 date of service. The notes in this report indicate the claim was denied NMN because the patient wasn't flown to the nearest hospital with the required capabilities. The insurer did not prorate this flight, contrary to what it said it would do last summer – the member share in this claim was the entire charge of the flight (\$328,075).

Air Ambulance Participation Guide

The table below indicates which Montana-based air ambulance providers are contracted with which of the four major health insurers in Montana as of April 18, 2018:

Air Ambulance Supplier	Insurance Company			
	Allegiance	BCBSMT	Montana Health Co-op	Pacific Source
Air Lift Northwest	No	No	No	Rotor & Fixed Wing
American Aerovac	Rotor & Fixed Wing	No	No	No
AMR Air Ambulance	Fixed Wing	No	No	No
Benefis	Rotor & Fixed Wing	Rotor & Fixed Wing	Rotor & Fixed Wing	Rotor & Fixed Wing
Billings Clinic	Fixed Wing	Fixed Wing	Fixed Wing (PPO Only)	Fixed Wing
Kalispell Regional	Rotor & Fixed Wing	Rotor & Fixed Wing	Rotor & Fixed Wing	Rotor & Fixed Wing
Life Flight / Northwest MedStar	Rotor & Fixed Wing	Rotor & Fixed Wing	No	Rotor & Fixed Wing
MT Medical Transport	Fixed Wing	Fixed Wing	Fixed Wing	Fixed Wing
NE MT Stat Air	Fixed Wing	Fixed Wing	No	Fixed Wing
Reach Air / Summit Air	No	No	No	Rotor & Fixed Wing
St Patrick Hospital / Life Flight	No	No	No	Rotor & Fixed Wing

Air Ambulance Supplier	Insurance Company			
	St Vincent Healthcare	Rotor & Fixed Wing	Rotor & Fixed Wing	Rotor & Fixed Wing
University of Utah	No	No	Rotor & Fixed Wing	No
Valley Med Flight	Fixed Wing	No	No	No

Membership Plans

The following table includes membership plans that list Montana as one of the states in its service areas:

Membership Plan	Service Areas	Plan Availability
Classic Air Medical Wanda Leshner (801) 383-3708 wlesher@classicaviation.net	Arizona, Montana, New Mexico, Utah, Colorado, Idaho and Wyoming	Individual, Married Couple, or Household Family Plan No bases in MT – nearest ones are in WY and ID – currently has one MT resident who has a membership plan – emailed application to Wanda on 4/18/18
AirMedCare Network (877) 222-4703 Lauren Whittington lauren.whittington@airmedcarenetwork.com	38 states, including Montana	Currently doesn't sell Membership Plans in MT after last year's legislation – emailed application to Lauren on 4/18/18

Administrative Rules/Dispute Resolution

Administrative Rules of Montana (ARM) 6.6.8601 – 6.6.8612

Subchapter 86 of the ARM includes what steps an insurer and air ambulance provider need to take to submit a dispute to arbitration, and lists the procedures of a final determination.