



## **Life Flight Network Inadequate Reimbursement: Insurers Surprise Air Ambulance Patients With Lack of Coverage**

**Some commercial insurers are shirking their responsibility to their members. They must do the right thing and submit sufficient reimbursement for emergency medical services, rather than stick their members with the bill.**

- ✓ The vast majority of Life Flight Network claims are processed without incident. But increasingly, some commercial insurers are failing to pay their fair share of emergency medical air transport costs and putting their members at financial risk.
- ✓ Under the Affordable Care Act, ambulance services are considered an essential health benefit and nearly all insurance plans must cover some portion of Life Flight Network's fee.
- ✓ Sometimes we're paid fairly, but in the cases we're not, claims are paid at whatever rate the insurer unilaterally decides they are willing to pay, or the claim is outright denied.

**Life Flight Network is ready around the clock to bring a mobile ICU to all emergency medical calls without regard to whether a patient has insurance or the resources to pay.**

- ✓ Life Flight Network provides emergent air and ground medical transport 24 hours a day, 365 days a year. We are stationed strategically throughout Oregon, Washington, Idaho and Montana to provide ICU-level care and air transport to areas in greatest need of health care access. Our fees are set at a rate sufficient to cover the cost of transport and care.
- ✓ In order to maintain 24/7 readiness, each Life Flight Network air ambulance requires a highly trained staff of at least 14 to operate. This includes a total of: 4 pilots, 4-5 critical-care nurses, 4-5 critical-care paramedics, and 2 maintenance technicians.
- ✓ Additionally, a communications center and operational control center are staffed 24/7 by highly trained flight dispatchers and operational control specialists.

**Life Flight Network is a not-for-profit ambulance service with the most rigorous safety and quality standards in the industry. Costs reflect investments in health care excellence and uncompromising aviation standards.**

- ✓ Exceeding medical air transport industry standards, Life Flight Network employs a full-time dedicated medical director, in addition to associate medical directors to oversee high-risk specialties like neonates and pediatrics. We also carry blood products on our aircraft, an expensive and life-saving resource not routinely carried at most air medical programs.
- ✓ Life Flight Network maintains dual aviation safety accreditation awarded by the International Standard for Business Aircraft Operations and Helicopter Association International – the first air medical program in the world to achieve dual accreditation.
- ✓ Life Flight Network's rates are typically 30 to 50 percent less than for-profit air ambulance companies and are below the national average for all air ambulance providers.
- ✓ We have no shareholders or investors. If any profits are generated they are reinvested into safety, equipment, training, additional aircraft and technology that allow us to continue to serve the region.

**Life Flight Network is committed to providing high quality, compassionate care to patients from medical transport through to the conclusion of the billing process.**

- ✓ We have a charity care program more generous than most hospitals, providing financial assistance based on income and other factors. For patients in greatest financial need, our charitable program forgives up to 100 percent of the patient's responsibility. We consider financial aid based on several factors for those who earn an income up to 800 percent of the federal poverty level or \$206,000 for a family of four.
- ✓ Life Flight Network offers payment plans and prompt-pay discounts.
- ✓ Life Flight Network has a robust membership program that covers out-of-pocket expenses for medically necessary and emergent transports by Life Flight Network and its reciprocal partners.