



Air Ambulances Save Lives, but COSTS CAN BE SKY-HIGH

Claims for **air ambulance services** and the catastrophic medical conditions that require their use can be significant. Quick transport to the right facility helps to ensure that appropriate medical treatment is provided. However, air ambulance services can be misused as a convenience in non-emergency situations, escalating claim costs unnecessarily.



More than
550,000 PATIENTS
use air ambulances each year¹



Average flight distance
52 MILES¹



Average cost per ambulance flight
\$12,000 to \$25,000¹

WHAT NECESSITATES AIR AMBULANCE USE?

Traumatic injuries, burns, pregnancy complications, heart attacks, strokes, respiratory diseases, etc., as well as transferring patients needing the high-level care associated with a critical illness (generally from a regional facility to a Level 1 Trauma Center or a specialty hospital)

54%

HOSPITAL-TO-HOSPITAL
TRANSPORTATION

33%

ON-SCENE
RESPONSE

13%

ORGAN PROCUREMENT/
TRANSPORT²

WHY ARE COSTS SO HIGH?

- + Initial aircraft cost of up to **\$6 million**
- + **Highly trained** medical personnel & pilots
- + **Specialized** medical equipment
- + **Round-the-clock** availability
- + **Maintenance** services¹



BE PROACTIVE: USE THE PLAN DOCUMENT TO HELP CONTAIN COSTS

- **Specify under which circumstances** air ambulance services will be covered
- **Stipulate** that air ambulance services **will be covered only when:**
 - used to transport a patient with an **urgent medical need**, or
 - **another mode** of transportation would or is likely to **cause the patient harm**
- Approve use only to the **nearest in-network** (if applicable) facility with the **appropriate specialty**, unless approved otherwise in advance
- Require pre-approval for **non-urgent air flight** to prevent the plan for paying for services unnecessarily

STOP LOSS PROTECTION

Stop Loss insurance can help self-funded groups protect their finances from the expense of large or catastrophic claims. Smart Stop Loss carriers proactively work with third party administrators to ensure discounting is in place to help mitigate costs and protect the underlying plan's financial interests.

Visit hmig.com/slcostcontainment to learn more about how HM Stop Loss helps clients contain costs.

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