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 year.

Average flight distance 52 MILES.

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/TRANSPORT

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 services

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/scostcontainment to learn more about how HM Stop Loss helps clients contain costs.