

# *Protect Your Residents.* *Strengthen Your EMS Finances.*

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## About us

Founded in 1974, Medical Access & Service Advantage (MASA®) is the leading emergency transportation protection built to enhance healthcare plans by protecting against out-of-pocket costs associated with emergency medical transport. Today, as a global organization with 14 international locations and services in all 50 states and Canada, MASA serves more than 2 million members with emergency and non-emergency transportation cost-reimbursement services and so much more. Our basic protection area includes the continental U.S., Hawaii, Alaska, Mexico, and Canada, with worldwide protection<sup>1</sup> offered for certain plans. For more information, visit [masaaccess.com](https://masaaccess.com).

# **Why the Need for MASA**

## **Challenges for both Residents and EMS**

# Every minute matters.

During life's most critical moments, every advantage matters. Access to emergency care how and when you need it — regardless of network — lets you focus on your health and recovery.

**MASA is your medical access and service advantage.**



**Medical Access & Service Advantage**



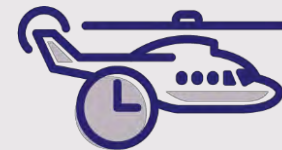
# Emergency Medical Transport Across the Country



**23,000** ground and air medical transport providers across the U.S. <sup>1</sup>



Nearly **every second** a ground ambulance is dispatched in the U.S. <sup>1</sup>



Nearly **every minute** an air ambulance is dispatched in the U.S. <sup>2</sup>



**98%** of all transports are ground transports statistically.

# The Fear of the Bill Impacting Outcomes

**1 in 4**

Americans have opted out of taking an ambulance during a medical emergency due to fear of potential costs <sup>1</sup>

**32%**

Increase in charges over a 4-year period, with minimal increase in insurance reimbursements for out-of-network providers

**MASA allows residents to get the care they need, when they need it, without the fear of the bill!**

# Your EMS department is essential. But it faces real financial pressure.

Cities across Texas operate EMS services that are critical to public safety — yet consistently difficult to sustain financially. Ambulance billing is complex, collection rates are low, and residents are left with surprise bills that strain trust in local government. The result: your city absorbs costs that could be offset by a smarter approach, while your residents face financial hardship after the very emergencies you responded to.

Low collection rates

Persistent AR  
challenges

Residents face  
potential surprise  
bills

# Solving for the Problem

# From accounts receivable headaches to increased predictable revenue

## TODAY - WITHOUT MASA

- EMS departments collect only a fraction of billed amounts on average
- Aging AR requires staff time (or higher billing agency fees) and collection agency costs
- Uninsured residents default - city absorbs the loss
- EMS runs a budget line item that requires subsidy
- Residents face surprise bills and potential financial hardship

## WITH MASA

- Increased predictability and revenue per transport
- MASA pays eligible claims directly to provider - reducing AR pressure
- EMS providers receive faster reimbursement - shortening revenue cycle
- Residents are protected before an emergency happens
- Community goodwill - leadership seen as proactive



# Providing Confidence. Improving Outcomes.

A low-price, high-value solution

## Benefits



### Emergency Ground Ambulance Protection

MASA provides coverage up to \$750 for emergency ground transportation in the U.S. or Canada to a medical facility.



### Emergency Air Ambulance Protection

MASA provides coverage up to \$7,500 for emergency air transportation in the U.S. or Canada to a medical facility.



### Hospital to Hospital Ambulance Protection

If specialized care is required but not available at the initial emergency facility in the U.S. or Canada, MASA provides coverage up to plan limits for ground or air ambulance transfer to the nearest appropriate medical facility.

- **\$750 benefit equates to paying for MASA for over 9 years**
- **\$7,500 benefit equates to paying for MASA for over 92 years**
- **Not designed to always cover the entire out-of-pocket costs – rather is it designed to help take the sting out of the bill, at a very affordable rate.**

Benefits are paid after primary insurance and other 3<sup>rd</sup> party liabilities are paid. MASA protects the member from their final out-of-pocket responsibility. Uninsured residents will still receive a benefit of 20% of the out-of-pocket up to the plan limits.

# How requests for ambulance payment work

## Submission



Submit your ambulance bill through the online member portal or by email within 180 days of the emergency. Be sure to include:

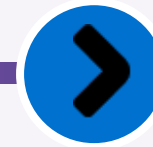
- Your member number within the email or on the ambulance bill
- Your health insurance EOB (explanation of benefits), if available

## Review



- After submission, you'll receive an auto-reply confirmation of receipt and basic details.
- Next, a Member Resolution Specialist will review your case and reach out if they need any additional information.

## Resolution



Once your request is closed, you'll receive a letter notifying you of the resolution.



# From approval to protection in weeks, not months.

**01**

## City Approves

Council votes to offer MASA. Large majority of implementation handled for you with little overall lift required.

**02**

## Utility Billing Setup

Self-administered billing through your existing water/utility infrastructure. No new systems.

**03**

## Residents Enrolled

Opt-out enrollment. Residents informed and given an opt-out window. No individual sign-ups.

**04**

## Utility Billing Setup

Self-administered billing through your existing water/utility infrastructure. No new systems.

**05**

## Claims Paid

Resident submits ambulance bill to MASA. MASA reviews and pays eligible claims directly to the provider.

# Minimal lift for your staff after launch

- **Participation is voluntary.** While customers are automatically enrolled for administrative efficiency, any customer may opt out at any time or re-enroll at any time, with coverage effective on the first day of the following month.
- **Auto-enrollment reduces administrative burden for the municipality.** This approach has consistently lowered ongoing workload by minimizing enrollment tracking, billing questions, and customer service demands.
- **MASA will manage all customer education and communication.** Clear, transparent materials will be provided in advance of implementation, including bill inserts and digital communications, to ensure customers are fully informed of their options.
- **MASA will provide some public education sessions as requested.** These sessions will explain program value, coverage details, and the claims process in a clear, accessible manner.
- **Implementation and administration are handled collaboratively.** MASA will work directly with designated municipal staff to ensure a smooth rollout and efficient ongoing administration with minimal operational impact.

**Thank you!**

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