

**ConsumersUnion**<sup>®</sup>

POLICY & ACTION FROM CONSUMER REPORTS

# Air Ambulances: Consumer Protections Needed



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# Consumer concerns: Safety and Cost

- Access to safe, appropriate ambulance services in emergency situations.
- At a reasonable cost they can afford.

## **Affordable Care Act has some financial protections – but not enough – regarding emergency services**

### **The ACA:**

- **Requires insurers to pay for medically necessary emergency services, without prior authorization, at the greater of 3 prescribed rates**
- **Bars insurer from charging the consumer greater cost-sharing than the in-network cost-sharing for such services**
- **BUT does not prohibit “balance billing” by out-of-network providers**

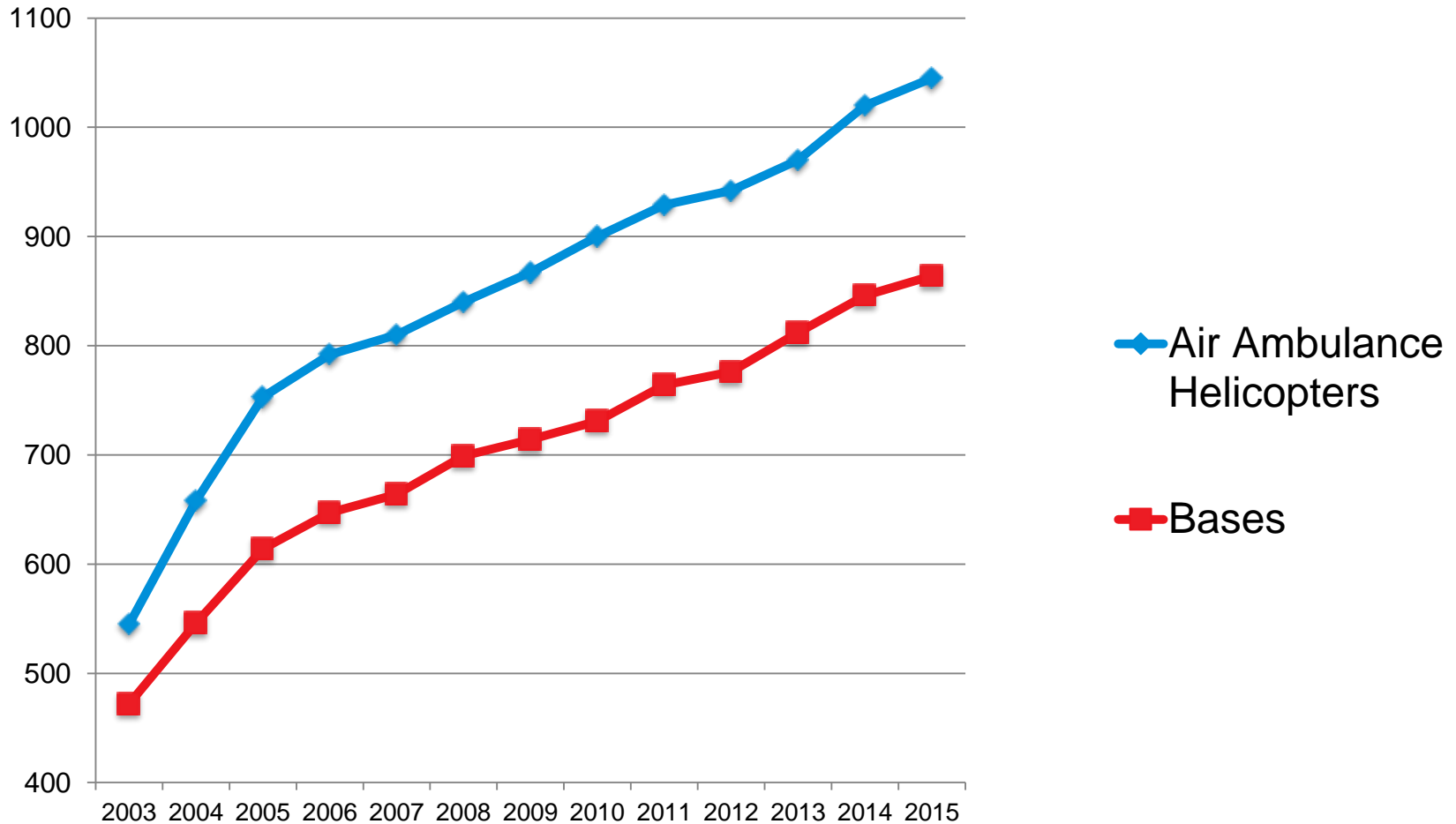
## 3 States, 3 Stories: total \$70,000+ out-of-pocket due

**Mississippi:** Airlifting her husband to the hospital, where he died, resulted in a bill for \$58,142. Insurance covered \$7,192, leaving her with a **balance of \$50,950.**

**Maryland:** “Had a heart attack – the emergency room doctors called in air transport to get me to a hospital that could do the surgery for the stents that were implanted. Nearly had another heart attack when the air ambulance sent me the bill for **\$13,000 for the 20 minute trip.**”

**Nevada:** “My boyfriend was billed **\$16,500 for a 77 mile air flight** for a diagnosis of kidney stone – that would pass on its own. I find it amazing that they can charge a fee so enormous, more than most major surgery's cost.”

## Expansion of the Air Ambulance Industry



## Federal developments:

- **New GAO Report (July 2017--GAO-17-637)  
"AIR AMBULANCE: Data Collection and  
Transparency Needed to Enhance DOT  
Oversight"**
- **S. 471: The Isla Rose Life Flight Act (Sen  
Tester)**
- **FAA Reauthorization (H.R. 2997)**

## What Can States Do?

### State Options

- Urge your Congressional delegation to support federal efforts to amend the Airline Deregulation Act.
- Hold a public hearing on the air ambulance marketplace in your state.
- Consider a public education effort in collaboration with the media, to ensure that dispatchers, emergency rooms, doctors, and consumers all understand the financial risk involved in using private air ambulance services.
- Consider crafting a state law that threads the preemption needle....



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## Thank you!

Contact Betsy Imholz at [Bimholz@consumer.org](mailto:Bimholz@consumer.org) or 415-431-6747 with your follow-up questions.

[Air ambulance campaign page](http://consumersunion.org/surprise-medical-bills/inadequate-regulation-for-emergency-air-ambulance-coverage/): <http://consumersunion.org/surprise-medical-bills/inadequate-regulation-for-emergency-air-ambulance-coverage/>

