Air Ambulances: Consumer Protections Needed

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Yes, that Consumer Reports
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

42 U.S.C. § 300gg–19a
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

Source: Atlas & Database of Air Medical Services
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)
## 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....
Thank you!

Contact Betsy Imholz at 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/