

# Support SB 278

- ❖ SB 278 creates air ambulance membership programs in Montana and exempts these programs from the insurance code.
- ❖ An individual and members of his or her household are covered by a single membership in an air medical membership program.
- ❖ Membership program fees are expected to be between \$50 and \$100 annually.
- ❖ Approximately 30 states have air ambulance membership programs with similar fees.

## Frequently Asked Questions regarding Air Medical Memberships

- **How does an air medical membership program work?**
  - ❖ Membership in a membership program ensures the air medical service will accept a member's health insurance payment as full payment for any medically necessary transport, whether from a scene of an emergency or an inter-facility transport, potentially saving members thousands of dollars for a single transport.
  
- **What are the benefits of becoming a member of a Montana air ambulance Membership Program?**
  - ❖ A member or a family member will not incur additional air transport cost if a medically necessary inter-facility transport from an emergency scene is needed.
  - ❖ Membership also supports the capital expenditures needed to enhance the equipment, supplies, and technology used in medical evacuation helicopters and airplanes.
  - ❖ Purchasing air medical memberships ensures that this critical community resource can remain available locally.
  - ❖ Ground ambulance transports, though sometimes involved in the process of an air transport, are not covered under these types of membership programs.
  
- **Do I need health insurance to be eligible for a membership program?**
  - ❖ No, but if you do have health insurance, please provide that information so that it can be kept on file in the event that you or one of the other listed members can be transported.
  
- **If someone is covered under Medicaid, is membership advisable or necessary?**
  - ❖ No, Medicaid enrollees are prohibited by federal and state law from participating in membership programs. The membership program will accept Medicaid as full payment for services rendered without the need for enrolling in a membership program. Potential members must certify to the membership program that they are not Medicaid enrollees.
  
- **Will membership cover expenses if a member is required to be flown by another air ambulance provider?**
  - ❖ If you are a member of an individual air medical membership program, your membership to that program assures that you will be transported with no additional charge. However, if your transport is needed in an area beyond the local coverage of your membership to a particular medical facility another air ambulance may end up transporting you. Therefore, air medical programs operating in Montana are strongly encouraged to develop reciprocity agreements in order to maximize the geographic coverage for members within the state of Montana.

## Montana Air Medical Programs

- Mercy Flight – Great Falls, Montana
- A.L.E.R.T. – Kalispell, Montana
- CareFlight – Missoula, Montana
- Life Flight – Missoula, Montana
- MedFlight – Billings, Montana
- HELP Flight – Billings, Montana
- Stat Air Ambulance – Glasgow, Montana
- Montana Medical Transport – Helena, Montana