

on the type of transport--for example, if medical care is not necessarily required in transport--the air ambulance might allow the patient's family to be on the flight.

Who decides where the patient is to be sent?

The treating physician, perhaps in consultation with the receiving hospital staff, is most likely the person deciding where the patient will be sent.

The patient, if able, or the patient's family can ask the treating physician about transport options. The treating physician will likely consult with the patient's family if distance and care prerequisites are similar in out-of-state hospitals. Likely major receiving hospitals for extremely difficult cases are in Denver, Seattle, and Salt Lake.

How does a patient get home?

Returning home depends on the status of the patient. Most likely there will be a case manager who works with the patient or the patient's family to help decide the best option for transport.

Who pays for the flight home if it is by air ambulance and is that a different cost?

Each air ambulance flight is a different cost.

A person who is picked up at the scene of an accident and transported to the nearest hospital may have one air ambulance bill and another bill if transported to another hospital and yet a third bill if an air ambulance is needed to return the patient to a hospital close to home.

Payment depends on insurance coverage. For nonemergency situations, a case manager at the transporting hospital may help to choose air transport that is less expensive than emergency transport.

Who do I call if I have more questions?

If you are reading this in the emergency room at the original hospital, you might try talking with a case manager at that hospital. Or call your insurance agent.

If you have questions about air ambulance options and costs, you can visit this website at the Montana State Auditor's Office: <http://csi.mt.gov>

Is an Air Ambulance In Your Future?



What you may need to know and to ask

Who makes a decision to use an air ambulance and why?

- For a hospital-to-hospital transport, the treating physician (most likely an emergency room doctor) will make the decision. A patient or patient's family may be asked for a preference on the hospital to which the patient is to be transferred. That choice might also impact the air ambulance choice. You can ask if the receiving hospital has an air ambulance that will be sent or if another air ambulance is to be used.
- An air ambulance that transports a patient from the scene of an accident most likely was chosen by a 9-1-1 dispatcher or other first responder.
- At any point, ask what your transport options are.

Will anyone else have a say?

The urgency of the transport and the ability of the first hospital to stabilize the patient are key factors in whether a doctor might ask about transport choices. The patient's family might have a say if the urgency is not immediately critical. If you have time, you should contact your insurance company to make a recommendation on an air ambulance, but ultimately the doctor is likely to make the

choice if you don't say anything. The doctor's first responsibility is to the patient.

Who pays?

The patient or patient's family is the ultimate payor unless the patient is on Medicaid. For Medicare and other cases, see below.

The following situations are possible:

1. A patient covered by Medicare is responsible for copayments unless that patient's Medicare supplemental policy covers the non-Medicare-covered costs.
2. If you have health insurance: ask your insurer if it has an in-network contract with the air ambulance provider and ask about deductibles and copays. If your health insurer does not have a contract with the air ambulance providing the transport, you face "out of network" charges, including copayments, deductibles (if any), and the balance of what the insurer does not pay.
3. If you have a membership with an air ambulance provider, ask the hospital staff if that air ambulance provider is going to provide the transport. If the air ambulance providing the transport is not one in which you are a member, check to see if your membership is honored under reciprocity with the transporting air ambulance.

4. If you do not have health insurance, Medicare, Medicaid, or a membership, you are facing the full cost of whatever the air ambulance determines is the charge. A private air ambulance company may have payment or charity care terms. An air ambulance affiliated with a hospital has a charity care policy.
5. You can ask if alternate air/ground transport is available and feasible.

If I am insured, do I need insurance preapproval first?

For emergency transports, you do not need to get preapproved by insurance. The question is whether the situation is an emergency. Regardless, payment is still required.



Who gets to go on the flight?

An emergency flight is limited to the patient, the medical flight crew, and the pilot(s). Depending