



## **For Immediate Release**

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### **Chaney Urges Review of Health Policies For Emergency Transportation**

Jackson – In the minutes after an accident, stroke, or other major medical emergency, the difference between life and death may be how quickly you are transported to medical professionals. Often that transportation is in the form of an air ambulance.

While some health insurance policies provide coverage for this service, gaps in coverage can leave patients struggling to pay large bills. Commissioner of Insurance Mike Chaney said the time to think about what air ambulance coverage you have is before you or a family member experiences a medical emergency.

“Often, even after your policy has paid, the amount consumers may be responsible for can be extremely high. You can protect yourself by finding out about air ambulance coverage by reviewing your health policy today or by contacting your agent,” Chaney said.

Many insurers will pay what they deem reasonable use of an air ambulance; however, sometimes the air ambulance company and the insurer disagree on the cost. Depending on circumstances, the remainder of the bill—which could run in the thousands of dollars—could be the patient’s responsibility.

Chaney added he believes that as the Affordable Care Act becomes more entrenched its effects will be more strongly felt in rural hospitals. If these hospitals face cut-backs or closures, this situation regarding medical air transportation could become more aggravated.

“There could come a time where we may see a rise in the use of air ambulance transportation in situations where emergency medical care is no longer available,” Chaney said.

A new consumer alert from the NAIC on understanding air ambulance will be posted on the MID website at [www.mid.ms.gov](http://www.mid.ms.gov). or you may contact the MID consumer services division at 800-562-2957 for further assistance.