Medicare and Ambulance Services

If you have Original Medicare, Medicare Part B (Medical Insurance) will cover your ambulance services to the nearest appropriate medical facility that is able to give you the care you need if you meet certain conditions. In these situations, Medicare will cover your ambulance service to or from a hospital (including a critical access hospital), skilled nursing facility, or dialysis facility.

Medicare covers the following types of ambulance services:

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<th>Type of Ambulance Transportation</th>
<th>When is it Provided?</th>
<th>What Conditions Do I Have to Meet?</th>
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<td><strong>Emergency Ground (vehicle)</strong></td>
<td>After you have had a sudden medical emergency, when your health is in serious danger, when every second counts to keep your health from getting worse, and when other transportation could endanger your health. For example, you are in severe pain, bleeding, in shock, or unconscious.</td>
<td>Coverage depends on the seriousness of your medical condition and whether you could have been safely transported some other way.</td>
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<td><strong>Emergency Air (airplane or helicopter)</strong></td>
<td>If your health condition requires immediate and rapid ambulance transportation that ground transportation can't provide. For example, you are involved in a car accident that is life-threatening and transportation by ground ambulance would seriously endanger your health.</td>
<td>You must have a condition that requires immediate and rapid ambulance transportation that ground transportation can't provide.</td>
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<td><strong>Non-emergency Ground</strong></td>
<td>When you need transportation to diagnose or treat your health condition and transportation in any other vehicle would endanger your health. For example, you are confined to your bed and you need to be transported to get dialysis treatments.</td>
<td>In some cases, you must have orders from your doctor or other health care provider saying that ambulance transportation is necessary because of your medical condition.</td>
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What Does Medicare Pay?
For each type of covered ambulance transportation, Medicare pays 80% of the Medicare-approved amount after you meet the yearly Part B deductible. Medicare’s payment may be different if you get services from a hospital-based ambulance company.

What Do I Pay?
You pay 20% of the Medicare approved amount after you meet the Part B deductible. In most cases, the ambulance company can’t charge you more than 20% of the Medicare-approved amount. What you pay may be different if you get services from a hospital-based ambulance company. All ambulance companies must accept the Medicare-approved amount as payment in full.

Important Points to Remember:
• If you choose to be transported to a specific facility, Medicare’s payment will be based on the payment rate to the closest appropriate facility.
• If no local facilities are able to give you the care you need, Medicare will help pay for transportation to the nearest appropriate facility outside of your local area.
• Medicare won’t pay transportation from one facility to another so you can be closer to your home or family.
• If Medicare doesn’t cover your ambulance trip and you think it should have been covered, you have a right to appeal. Review your Medicare Summary Notice (MSN) to find out what appeal steps you can take.
• For non-emergency ambulance services, the ambulance company might ask you to sign an Advance Beneficiary Notice if they believe Medicare won’t pay for your trip. If you sign the notice, you are responsible for paying for the cost of the trip if Medicare doesn’t pay.
• If you are in a Medicare Advantage Plan (like an HMO or PPO) or other Medicare health plan, what you pay and the rules for ambulance coverage may be different. Read your plan materials or call your benefits administrator for more information.

For More Information:
• Visit www.medicare.gov/Publications/Pubs/pdf/11021 to view the booklet “Medicare Coverage of Ambulance Services.”
• Call your local State Health Insurance Assistance Program (SHIP). Call 1-800-MEDICARE (1-800-633-4227) to get the telephone number. TTY users should call 1-877-486-2048.