

Tehama County Administrative Office
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Red Bluff, CA 986080

AIRMEDCARE NETWORK AND ARE PROTECTING YOUR FAMILY AND FINANCES



Dear

Tehama County Administrative Office:

We are excited to announce our membership opportunity, available to local Business Owners and their employees. This opportunity adds yet another benefit for members of your organization, offering a special rate on AirMedCare Network (AMCN) Memberships to chamber members and employees.

AMCN is America's largest air medical membership network, providing financial coverage for emergency air medical transport within our network. Even with medical insurance, air medical transport can result in significant out-of-pocket expenses; however, an AMCN membership ensures no out-of-pocket expenses for medically necessary flights, only if flown by an AMCN provider.

AMCN MEMBERSHIP BENEFITS AT-A-GLANCE

- **NO OUT-OF-POCKET COSTS:** Members have no out-of-pocket costs only if flown by an AMCN provider.
- **HOUSEHOLD COVERAGE:** Membership fees cover not just yourself, but anyone who resides within the household.
- **TELADOC ACCESS:** AMCN members enjoy access to Teladoc's service at a discounted rate of \$3 a month (plus \$45 per visit). Teladoc lets you speak with a board-certified doctor 24 hours a day. AirMedCareNetwork.com/Teladoc
- **COAST TO COAST PROTECTION:** Air Membership is valid across 320 locations in 38 states, so you are covered at home and while traveling, only if flown by an AMCN provider.

ADD FLY-U-HOME FOR ADDED PROTECTION

Fly-U-Home is a must-have membership for those traveling more frequently. Discounted rates are available for existing AMCN members and it provides access to a fleet of medically equipped, private aircraft ready to transport you to your local hospital of choice, should you become hospitalized more than 150 nautical miles from home. And as with AMCN membership, you will have no out-of-pocket expenses in relation to your flight.

For questions, or to enroll in membership, please do not hesitate to contact me.

Sincerely,

Dispatch decisions are made by emergency medical personnel; membership does not guarantee transport by an AMCN provider.

MEMBERSHIP MATTERS

Some ambulance companies (both ground and air) offer membership programs, and some do not. Some of those companies who do not offer membership programs are trying to convince state lawmakers to take away your choice to have a membership. We believe YOU should decide if a membership is right for you. The membership service offered by GMR's AirMedCare Network covers the cost of co-pays, deductibles and any emergency transport declined by insurance providers as "not medically necessary." The membership offered by AMCN protects families when insurance fails to cover the full cost of a medical emergency; a member will have no out-of-pocket expenses if flown by an AMCN provider.

- A decade ago, only 55% of health benefit plans had a deductible. Today, 81% of them have some type of deductible and more than 24% of those are high-deductible plans. According to the Kaiser Family Foundation, families with high-deductible plans pay an average of \$4,332 out of pocket for each air medical transport.
- Over the last five years, the average annual deductible among covered employees with a deductible has increased 36% and 100% over the last ten years, per the Kaiser Family Foundation – 2019 Employer Health Benefits Survey.
- Over 75% of the approximately 125,000 transports made each year by AMCN providers are Medicare, self-pay, or insurance paid, so eliminating membership would result in over 93,000 of our patients not having the choice to pre-pay any potential out-of-pocket financial exposure.

THE NO SURPRISES ACT. The "No Surprises Act" shifts financial responsibility for balance bills (the difference between the amount charged and the amount insurance companies say is reasonable) from patients to insurance companies. That's fair, given the insurance companies are deciding what payment they think is reasonable. The No Surprises Act does not eliminate co-pays, co-insurance or deductibles owed by the patient. It does not require your insurance company to cover your ambulance transport. If you are transported by one of our companies, our membership eliminates anything you owe us that is not covered by your insurance, including co-pays, co-insurance or deductibles for the transport. If you do not have commercial insurance, the No Surprises Act does not apply to you, but our membership still works the same way. If you lose your insurance coverage, do not have insurance, or your insurer declines to cover your transport as not medically necessary, membership still guarantees no out-of-pocket expense. Most of AMCN's competitors will not sell membership to uninsured individuals.

HOW MEMBERSHIP FEES ARE USED. Contrary to the claims of one of our competitors, we do not collect membership fees to pay for lobbying to collect membership fees. That's nonsense. We do, however, zealously protect our right to offer memberships and your right to choose.

Also contrary to the claims of one of our competitors, yes, memberships really do cover deductibles, insurance co-pays – and more.

THE CHANCES OF NEEDING AIR AMBULANCE TRANSPORT. The chance of needing an emergency air medical transport is low. We hope you never need emergency medical transportation of any kind. But, if you do need emergency air medical transportation and are transported by us, our membership will cover any out-of-pocket costs for the transport. One less thing to worry about so you can focus on recovery.

PATIENT ADVOCACY AND PATIENT FINANCIAL RESPONSIBILITY. We believe in patient advocacy, and we are working hard to go in-network with commercial insurance companies. No provider can control your co-pays, deductibles or co-insurance – that's between you and your insurance company. AirMedCare Network providers are currently in-network with 139 insurance companies. Whether you're a member or not, our tireless Patient Advocates do everything in their power to work with a patient's insurance company to ensure that the patient's financial exposure is as small as possible in every possible way.

AMCN has partnered with Teladoc – the most trusted telehealth provider in the world to offer our members enhanced value with their AMCN membership. Serving over 20 million members, Teladoc is available to AMCN members at a discounted rate. Requesting a visit with a doctor is easy anytime, day or night, 24 hours a day, 365 days a year, by web, phone, or with the Teladoc app.



PROTECT YOUR FAMILY AND YOUR FINANCES

BUSINESS PLAN OPTIONS

Running a business is a challenge today, and hiring and keeping good employees is only a part of it. We know that employers are balancing budgets and employee benefits, and we want to help. AirMedCare Network partners with select businesses to offer their employees financial peace of mind as a thank-you for all their hard work and support of the business.

ABOUT AIRMEDCARE NETWORK

In a medical emergency every second counts, especially when transporting patients who are far away from appropriate medical treatment. No one knows that better than AirMedCare Network (AMCN).

AMCN providers respond to scene calls and provide hospital-to-hospital transports—carrying seriously ill or injured patients to the nearest appropriate medical facility.

AirMedCare Network is America's largest air ambulance membership network. AMCN provides coverage across 320 locations in 38 states with over 3 million network members.

Expenses for emergency air medical transport can put stress on your finances. With an AMCN membership, you will have no out-of-pocket expenses only if flown by any AMCN provider. Membership fees cover not just yourself, but anyone who resides within the household.

Flexible solutions will fit your specific need and create a valuable benefit for your teams.

- With an Employer Paid-Group Full Plan, you can purchase the membership for your employees at a discounted rate. As your gift to them, this allows your employee to recover from a life or limb threatening emergency without the financial worry of the cost of their flight when flown by one of our providers.
- With an Employer Paid Census Plan, you maintain ownership of the membership benefit. You can control cost, and you'll cut down on the paperwork required to get your employees covered-saving you precious time!
- We are also proud to offer a payroll deduction option for your employees. At no additional cost to you, you can offer financial peace of mind to your employees allowing them to recover from life or limb threatening emergencies when they are flown by one of our providers. Each employee will be able to make the decision about adding this to their benefits package. Many of our customers love the option to be able to spread the cost of a longer-term membership over multiple pay periods. As the employer, you can control how many pay periods you deduct it from their payroll, and you can take up to 3 consecutive months to pay us!

Contact your local Membership Sales Manager for questions or to enroll:

REACH | **CAL-ORE Life Flight**
A Global Medical Response Solution

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REAL SURVIVORS REAL STORIES

*Marina Cochran-Smith
& Oliver*

Marina Cochran-Smith and Chad Swimmer had just had their first child, Oliver, via home birth. Like countless newborns, Oliver developed jaundice.

A few days passed and Oliver still had symptoms, so the couple took him to the nearby hospital. Oliver's bilirubin numbers were the highest the doctor had ever seen, and he needed to be transferred immediately to a pediatric specialty hospital.

Soon, our AMCN provider pilot Jeff Barker touched down with flight nurses Kyla Betts and Jennifer Fennerl. Marina describes both nurses as "phenomenal and professional". When they arrived at the Pediatric ICU, Oliver started phototherapy.



"We were out of there in less than 48 hours," Chad reports. "Oliver had a fantastic recovery." Marina says, "One often hears the phrase, 'You saved my life!' used flippantly. Now we know its true meaning, and there are no words that can accurately express our gratitude."



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