CASE STUDY

Using gap analysis to identify and mitigate medical plan exposure

Client profile

Vertical:
Financial Services

Eligible employees:
1,000

Medical carrier:
Single provider

Plan types:
HDHP, OAP – Base, OAP – Buy-Up

Client challenge

While evaluating MASA® (Medical Access & Service Advantage) during their annual renewal meetings, the employer questioned whether their existing health insurance already provided sufficient protection for emergency medical transportation and asked for proof of any coverage gaps. The broker shared the employer's medical insurance plan details with their MASA Sales Executive, who conducted an emergency transport gap analysis.

Study focus

Investigate client's health insurance plan structure for emergency medical transport coverage gaps.

Health insurance coverage details	HDHP plan		OAP – Base plan		OAP – Buy up plan	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Individual calendar year deductible	$4,000	$5,000	$3,000	$5,000	$1,250	$2,500
Family calendar year deductible	$8,000	$10,000	$5,000	$10,000	$3,750	$7,500
Ambulance coinsurance covered person pays	10%	10%	10%	10%	20%	20%
Individual out-of-pocket maximum	$6,200	$12,000	$6,000	$12,000	$3,500	$7,000
Family out-of-pocket maximum	$12,400	$24,000	$12,000	$24,000	$10,500	$21,000
Ground ambulance cost average	$2,008					
Lowest out-of-pocket cost outcome, deductible net						
Primary insurance pays for individual	$1,807	$1,807	$1,807	$1,807	$1,606	$1,606
Individual out-of-pocket exposure	$200	$200	$200	$200	$401	$401
Primary insurance pays for family	$1,807	$1,807	$1,807	$1,807	$1,606	$1,606
Family out-of-pocket exposure	$200	$200	$200	$200	$401	$401
Highest out-of-pocket cost outcome, deductible net						
Primary insurance pays for individual	$0	$0	$0	$0	$606	$0
Individual out-of-pocket exposure	$2,008	$2,008	$2,008	$2,008	$1,401	$2,008
Primary insurance pays for family	$0	$0	$0	$0	$0	$0
Family out-of-pocket exposure	$2,008	$2,008	$2,008	$2,008	$2,008	$2,008

Summary of findings

The analysis found that, even in a best-case scenario, employees who met their deductible could still face average out-of-pocket costs of $200 to $401 per emergency transport. Employees who did not meet their annual deductible could face average out-of-pocket costs of $1,401 to $2,008 per emergency ride.

Traditional health insurance plans may not fully cover emergency medical transportation services due to factors such as deductibles, copays, coinsurance, out-of-network provider charges, and benefit limitations. As a result, employees may face unexpected out-of-pocket expenses for services such as emergency ambulance transport and interfacility transfers — even when enrolled in a comprehensive health plan.

Solution

After reviewing the results, the employer recognized its medical plans did not fully protect employees from these expenses potentially leading to undesirable outcomes and increased downstream employer costs. To address the gap, the company implemented:

- **Employer-paid MASA Emergent Plus family coverage for all employees**
- **A voluntary buy-up to MASA Emergent Premier for expanded protection**

By adding MASA alongside existing medical plans, the company reduced employees' exposure to emergency transport out-of-pocket costs, enhanced its benefits package with easy implementation, and provided greater peace of mind. The broker also reinforced their role as a trusted advisor by identifying a hidden risk and delivering a complementary solution.

How exposed is your health plan?

MASA complements existing health insurance by helping protect against potential out-of-pocket costs associated with emergency medical transportation. MASA also provides a no-cost health insurance plan gap analysis to assess how an employer's medical plans address emergency medical transport expenses and identify areas where additional protection may be beneficial.

Get a clear picture of your group's emergency transport coverage. Request a complimentary analysis today.