

# Alaska Division of Retirement and Benefits

## AlaskaCare Retiree Health Plan



## Medical Transport Services

### Medical Transportation

#### Planning Ahead Can Save You Money

Each year, thousands of Alaskans find themselves in sudden, unexpected health situations that require emergency medical transportation, commonly referred to as medevac. Life-saving air medical transportation can be expensive. Fixed wing emergency medical transportation flights in Alaska can cost tens of thousands of dollars. Medically necessary emergency air ambulance services are a covered benefit under the AlaskaCare plan, subject to the requirements for a medical emergency and all plan provisions. Unfortunately, not all emergency medical transportation service providers are in-network. Using an out-of-network provider can increase your out-of-pocket costs.

Medically necessary emergent and non-emergent ground ambulance services are also an AlaskaCare plan benefit, subject to plan provisions. Please call the Aetna health concierge for more details.

### In-Network Medical Transportation

If the emergency medical transport service provider is in-network, the provider and the plan have already agreed on prices for services and your costs are fully covered under the plan subject to standard cost sharing and applicable to plan provisions. You won't be responsible for a balance bill from in-network providers for any difference between what they bill and what the plan allows. LifeMed Alaska and Medevac Alaska are in-network providers for the AlaskaCare plans and accepts Aetna's reimbursement as payment-in-full for our members.

### Out-of-Network Network Medical Transportation

When a provider does not participate in the network, the provider and the plan have not agreed on what amount will be reimbursed for this service. For most charges from out-of-network providers, the AlaskaCare plan pays at the 90th percentile of the prevailing charge rate for the geographic region where the service was provided. This prevailing charge rate is based on data collected by FAIR Health, an independent health care data aggregator. An out-of-network provider may balance bill you for the difference between their charge and what the AlaskaCare plan has paid.

### What Do I Need to Know About Balance Billing?

Balance billing happens when an out-of-network provider bills you for the difference between the provider's charge and the allowed amount set by your health plan. For example, if you met your deductible for the year and the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30 and any coinsurance you may owe (your 20% of the \$70). Network providers don't balance bill you for covered services.

### Suggestions for Protecting Yourself from Balance Billing by Medical Transportation Providers

- **Use an in-network provider when possible.** LifeMed Alaska and Medevac Alaska are in-network providers for AlaskaCare members that services individuals located in Alaska.
  - » Contact LifeMed at (855) 907-5433 or (907) 249-8358 or [lifemedalaska.com](http://lifemedalaska.com)
  - » Contact Medevac Alaska at (877) 985-5022 or [medevacalaska.com](http://medevacalaska.com)
  - » Contact Airlift Northwest at (888) 835-1599 or [uwmedicine.org](http://uwmedicine.org)
- **Consider membership options from out-of-network providers servicing your community.** We always try to contract with out-of-network providers so you don't have to worry about balance billing, but it is not always possible. If you think you may need emergency medical transportation services from an out-of-network provider, consider researching the options available in your area. Some out-of-network providers offer the opportunity to purchase an annual membership that can provide additional protection from balance billing. As you evaluate the best choice for your personal circumstances, keep in mind that the providers and membership options available in each area may differ. If you would like to know if a specific provider participates in Aetna's network, call Aetna at (855) 784-8646.

#### Alaska Division of Retirement and Benefits

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#### Member Education Center

Hours: Monday-Thursday 8:30 a.m. to 4 p.m. | Friday 8:30 a.m. to 3 p.m.

Toll-Free: (800) 821-2251 | In Juneau: (907) 465-4460 | Fax: (907) 465-4668 | TDD: (907) 465-2805

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*The information in this brochure is not intended to replace the Alaska Statutes, the Alaska Administrative Code, or the plan documents. Language contained in Alaska Statutes, the Alaska Administrative Code, and the plan documents governs the plans.*