

Will Insurance Cover Air Ambulance Transport?

Air ambulance transportation can be extremely expensive. The cost of one trip in an air ambulance can take a chunk out of the wallet and savings. In some instances, an air ambulance transport can cost over \$100,000. With such extreme fees, it seems that people can't afford to be critically ill or injured. Will insurance cover such high rates for air ambulance transport?

In many cases, insurance companies will cover air ambulance transport when it is deemed medically necessary. The insurance company may not cover every aspect of the transport, but the patient will not be left fully responsible for the charges. It is important to learn exactly what your insurance will cover and under what circumstances.

The key term here is "medically necessary". If the doctor feels the patient must be transported by air to another health care facility to receive proper treatment, then the insurance company will typically go along with the charges and pay for the air ambulance transport of the patient. On the other hand, if someone is hurt or ill while out of the country and simply wants to fly home for treatment, the insurance company may not look upon this situation very favorably.

In such a case, the patient may be left vulnerable to all incurred charges for the air ambulance service. To protect yourself from this situation, it is possible to purchase air ambulance coverage while traveling. Such insurance is often reasonably priced in annual or monthly installments on an individual, family, or group basis. This type of coverage will protect you, your family, and your wallet.

Typically, the air ambulance service coverage is not only reasonably priced, but available to nearly everyone. Consumers are often concerned about exemptions and denials for pre-existing conditions, but frequently there are no such exclusions in this type of coverage.

When a patient requires air ambulance services, it is standard procedure for the air ambulance company to secure payment prior to the flight whenever possible. If it is not possible to prove that insurance coverage for air ambulance service can be secured, the patient or a family member must pay the charge up front in the form of a credit card, wire transfer, money order, or other verifiable payment. For many families, coming up with this large sum of money would not only be difficult, but nearly impossible.

Keeping this in mind, it is important for you to learn what coverage you have

for air ambulance services. If you are unsatisfied with the current coverage the insurance plan offers, it may be time to consider other options to protect your finances in the event of an emergency. During a medical emergency, stress is high for the entire family.

Although no one wants to use air ambulance transport, it is important to concern yourself now with this issue. Contact the insurance company today to verify the ins and outs of coverage for air ambulance transport before you really need this service. Your health and your wallet may depend on this information in the future.