

Air Medical Memberships & Consumer Protections

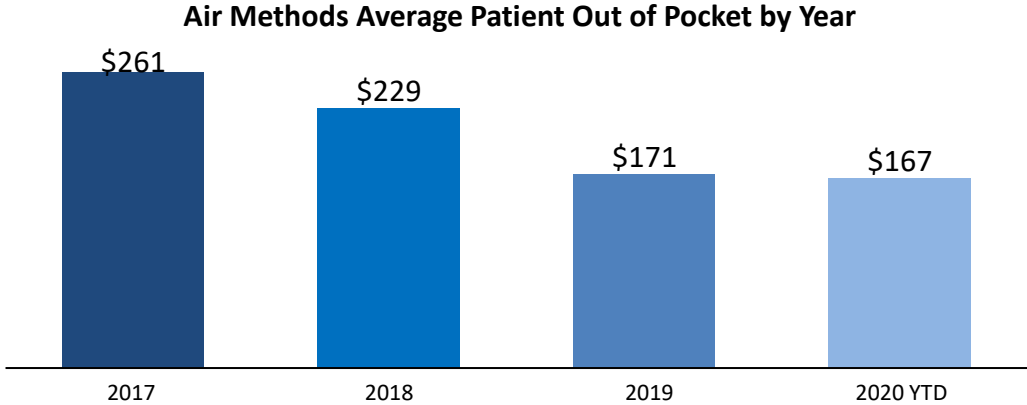
Chris Myers, EVP Reimbursement, Air Methods



Air Methods: Putting Patients First

- **AMC's patient-centric principles make every effort to avoid and reduce bills sent to patients.**
 - **< 1% of patients get a bill**
- **Due to increased patient advocacy, the average patient out-of-pocket (OOP) cost remains low**

- ✓ **49% of privately-insured patients are currently covered by in-network agreements (vs. 8% in 2015)**
- ✓ **Air Methods patients average just \$167 in out of pocket costs (2020 YTD)**
- ✓ **70% of patients are Medicare/Medicaid/In-network, only copay & deductible**



Medicare & Memberships: What's Best for Seniors?

- **Memberships are mostly duplicative:** Medicare patients do not need memberships: Air Methods' Medicare patients pay less out of pocket on average than what a membership costs,
- **Memberships are supplemental insurance:** they should be regulated like MediGap
- **Aggressive Marketing Tactics:** Medicare beneficiaries seem to be disproportionately targeted, and there is no regulatory oversight over marketing and sales practices in most states.



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AirMedCare Network has you covered!

When a medical emergency arises, we can provide swift access to the care you need with our world-class emergency transport services. When you need transport from a far-away medical facility for recovery closer to home, our Fly-U-Home coverage guarantees that everything is taken care of. And not only do we help safeguard your health, but we also protect your finances; members never pay a dime out-of-pocket when transported by an AMCN provider. Enjoy peace of mind for as little as \$85 a year, or

\$65 a year for seniors. Join our over 3 million members today.

Protecting Consumers: What's the Market Experience?

AirMedCare Network Membership: Easy and Affordable

For as low as \$65 a year, you can give your family peace of mind knowing you will have no out-of-pocket expenses related to your flight if flown by us. Speak to us about membership options: 888-496-6401

	1 Year	3 Years	5 Years
Standard Pricing	\$85	\$240 <small>MOST POPULAR</small>	\$395
Senior Pricing*	\$65	\$185 <small>MOST POPULAR</small>	\$300

[JOIN TODAY](#)

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Enter for a chance to win \$5,000 in cash or other prizes. ✕

AIRMEDCARE NETWORK
COVERED IN COMFORT
~SWEEPSTAKES~

[ENTER NOW](#)

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WELCOME TO THE AIRMEDCARE NETWORK

Summer Vacay
GIVEAWAY

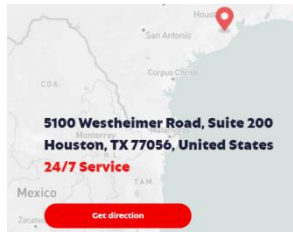
Enter our **Summer Sweepstakes** and sign up for an AMCN membership to receive **bonus entries**

GRAND PRIZE
\$7,500 TOWARD A DREAM VACATION

 **AirMedCare NETWORK**

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HELIMEDIC USA: Fact or Fiction?



Helimedic is the leading air ambulance and medical transport company in the United States. Helimedic offers unparalleled medical care and bedside-to-bedside transportation on a worldwide basis and boasts the most experienced air medical crews in the industry.

HELI MEDIC **SINGLE MEMBERSHIP**

PRICE PER YEAR
\$500.00

- 2 Transportation per year
- 150 miles radius around home
- 2 Engines helicopter AW169
- Medical team includes one nurse and one doctor
- Two pilots onboard
- No hidden fees, nothing will be charge at your health insurance

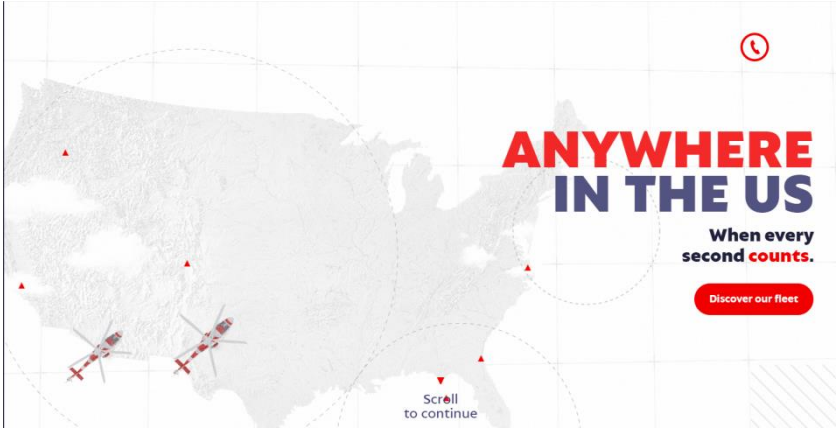
⚠️ A coverage like this one with you insurance will be more than 500\$ per year.

HELI MEDIC **FAMILY MEMBERSHIP**

PRICE PER YEAR
\$1500.00

- 5 Transportations per year
- 150 Miles radius around home
- 2 Engines helicopter AW169
- Medical team includes one nurse and one doctor
- Two pilots onboard
- No hidden fees, nothing will be charge at your health insurance

⚠️ A coverage like this one with you insurance will be more than 1500\$ per year.



HELIMEDIC USA: Fact or Fiction?

Canyon News
We print the truth...can you handle it?

LOCAL NEWS ▾ CALIFORNIA AMERICA WORLD MAGA CRIMES ENTERTAINMENT ▾ LIFE & STYLE ▾ POINT OF VIEW ▾ SPORTS ▾ CLASSIFIEDS



Local News Beverly Hills

HELIMEDIC Air Transportation Services

By Diara - Nov 27, 2020

BEVERLY HILLS—On November 16, HELIMEDIC USA a new air ambulance announced it will be making health care more accessible through its membership programs.

Starting January 2021 the service will offer 24/7 medical support that extends between remote locations of the country.

"Everyone should have access to air medical support," said HELIMEDIC CEO Mike Cohen. "With HELIMEDIC, we would like to offer better ways to ensure patients' safety and comfort during emergencies, without imposing on them the high and fluctuating costs of air ambulance services" expressed in press release.

HELIMEDIC will be based on a membership service, requiring all its members to subscribe to a yearly fee. Subscriptions for a single membership are \$500 a year. Within the HELIMEDIC single membership patients are

<https://www.canyon-news.com/helimed-air-transportation-services/137918>

Helimedic to introduce US membership schemes next year

Sunday, 22 November 2020

Air ambulance operators often set their own prices. Helimedic will operate a programme that includes emergency transports in its membership fee and guarantees no charge to members for additional transports.

BUSINESS AIR NEWS



The operator will use a fleet of AW169 helicopters based out of Los Angeles and Houston.

https://www.businessairnews.com/mag_story.htm?id=19698

A New Cost-effective Option For Quality Air Medical Support In The US

NEWS PROVIDED BY
HELIMEDIC USA
Nov 16, 2020, 13:30 ET

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BEVERLY HILLS, Calif., Nov. 16, 2020 /PRNewswire/ -- New air ambulance service, HELIMEDIC USA, aims to make healthcare more accessible through membership programs that offer fixed and reasonable prices. Beginning in January 2021, the medical transport company will offer Americans 24/7 air medical support service that reaches even the most

<https://www.prnewswire.com/news-releases/a-new-cost-effective-option-for-quality-air-medical-support-in-the-us-301173150.html>

"The Court has no difficulty concluding air ambulance subscription agreements are a form of insurance."

- Guardian Flight v. Godfread (2019) Chief Judge Daniel L. Hovland, D.N.D. January 2019, p. 13



- In 2017 the North Dakota Legislature passed SB 2231 which among other regulations, prohibited the sale of memberships on the basis that as a form of insurance, the State is within its legal authority to do regulate these products.
- Guardian Flight argued against the ND DOI that memberships are not in any way a form of insurance, but simply a prepayment of medical services to be rendered.
- Justice Hovland disagreed and held that subscription products meet "any reasonable definition," of a form of insurance:
"Insurance is [a] contract by which one party (the insurer) undertakes to indemnify another party (the insured) against risk of loss, damage, or liability arising from the occurrence of some specified contingency." - Insurance, Black's Law Dictionary (10th ed. 2014)