

TIPS FOR CONSUMERS REGARDING AMBULANCE SERVICES

1. Check your coverage

- Read your health plan booklet or contract now (before you have any need for an ambulance) to know the extent and limits of your coverage.
- Under New York law, most health plans must cover emergency ambulance services but the amount you pay for these services may vary depending on your plan.
- For example, if you use a "participating provider" of emergency ambulance services that is in your health plan's network, your plan may require you to pay only a flat copayment of \$25, \$50, or \$75. Some plans even cover participating providers in full, requiring you to pay nothing. Your plan must provide you with a list of participating ambulance providers.
- If you use a "non-participating provider" of emergency ambulance services that is NOT in your plan's network, the plan still has to pay for these services but the plan can require you to pay a higher copayment or coinsurance amount of its total payment to the ambulance company.

2. Check your bill or health plan explanation of benefits

- It's always a good idea to check health care provider bills carefully and to call the provider or your health plan with any questions you may have.
- If you receive a bill for emergency ambulance services, New York law requires (1) most plans to pay emergency ambulance claims from participating and non-participating providers and (2) ambulance providers to accept the plan's payment as payment in full.
- Remember, New York law forbids ambulance providers from billing you for any balance between that provider's charges and the health plan's payment (other than for your applicable copayment, deductible or coinsurance amount).
- If your plan denies coverage for your ambulance services, you can appeal the plan's denial by calling or writing to the plan. Remember, New York law requires most plans to cover ambulance services in an emergency.

3. Get help

- If you have questions about your coverage for ambulance services, you can always call the Attorney General's Health Care Helpline at 1-800-771-7755 (option #3 for the Health Care Bureau).