



# Ground Ambulance & Patient Billing Advisory Committee

Overview of Health Plan Coverage of Ground Ambulance  
Transportation



Adam Beck

# Common Covered Levels – Ground Ambulance Transports (1 of 3)

- **Basic Life Support (BLS)** – Includes the provision of medically necessary supplies and services and BLS ambulance transportation, as defined by the State where the transport is provided.
- **Advanced Life Support, Level 1 (ALS1)** – Includes the provision of medically necessary supplies and services and the provision of an ALS assessment or at least one ALS intervention. An ALS intervention is a procedure that must be performed by an emergency medical technician-intermediate (EMT-Intermediate) or an EMT-Paramedic in accordance with State and local laws.

# Common Covered Levels – Ground Ambulance Transports (2 of 3)

- **Advanced Life Support, Level 2 (ALS2)** – Includes the provision of medically necessary supplies and services and:
  - At least three separate administrations of one or more medications by intravenous push/bolus or by continuous infusion (excluding crystalloid fluids); or
  - At least one of the following procedures:
    - Manual defibrillation/cardioversion
    - Endotracheal intubation
    - Central venous line
    - Cardiac pacing
    - Chest decompression
    - Surgical airway or
    - Intraosseous line

# Common Covered Levels – Ground Ambulance Transports (3 of 3)

- **Specialty Care Transport (SCT)** – Includes the provision of medically necessary supplies and services at a level of service beyond the scope of an EMT-Paramedic. SCT is the interfacility transportation of a critically ill or injured beneficiary that is necessary because the beneficiary's condition requires ongoing care furnished by one or more professionals in an appropriate specialty (such as emergency or critical care nursing, emergency medicine, respiratory or cardiovascular care, or a paramedic with additional training):
- **Paramedic Intercept (PI)** – Refers to an entity that provides ALS services but does not supply the ambulance transport. PI may be required when only a BLS level of service is provided and the beneficiary requires an ALS level of service (such as electrocardiogram monitoring, chest decompression, or intravenous therapy).

# Common Covered Destinations – Ground Ambulance Transport

- Hospitals
- Beneficiary's home
  - Transport to the beneficiaries' home is not covered unless covered under the member's contract
- Physicians' office, only as follows:
  - The transport is enroute to a covered destination
  - The ambulance stops because of the beneficiary's dire need for professional attention and
  - Immediately thereafter, the ambulance continues to the covered destination

# Common Coverage Requirements – Ground Ambulance Transport

- **The transport is medically reasonable and necessary**
  - The transport must meet the following requirements:
    - Due to the beneficiary's condition, the use of any other method of transportation is contraindicated and
    - The purpose of the transport is to obtain a covered service or to return from obtaining such service.
- **The destination is local**
  - As a general rule, the ground ambulance transport destination must be local, which means that only mileage to the nearest appropriate facility equipped to treat the beneficiary is covered.
- **The facility is appropriate**
  - Some circumstances that may justify ground ambulance transport to a more distant institution include:
    - The beneficiary's condition requires a higher level of trauma care or other specialized service that is only available at the more distant hospital. A specialized service is a covered service that is not available at the facility where the beneficiary is a patient and
    - No beds are available at the nearest institution.

# Commercial Health Plan Coverage of Ambulance Transportation



- **Example:** Standard Commercial Health Plan Coverage of Emergency Transportation Services:
  - Transportation to the nearest hospital that can provide services appropriate to the covered person's illness or injury
  - Transportation to the nearest neonatal special care unit for newborn infants' treatment of illness, injuries, congenital birth defects, or complications of premature birth that require that level of care
  - Ground ambulance transportation requiring basic life support or advanced life support
  - Supplies that are needed for advanced life support or basic life support to stabilize a member's medical condition Treatment at the scene (paramedic services) without ambulance transportation
  - Wait time associated with covered ambulance transportation
  - Transportation to a hospital that provides a required higher level of care that was not available at the original hospital
- **Prior Authorization:** Certain plans may require prior authorization for non-emergency ground ambulance transport.
- **Common Limitations and Exclusions:**
  - Ambulance transportation when other mode of transportation is appropriate.
  - Ambulance transportation to a home, residential, domiciliary or custodial facility.
  - Ambulance transportation for member convenience



# State Regulation Impacting Coverage Policies

- 10 States have some legal protections for consumers from ground ambulance balance billing:
  - Colorado
  - Delaware
  - Illinois
  - Maine
  - Maryland
  - New York
  - Ohio
  - Florida
  - Vermont
  - West Virginia

