





## Medicare and Transportation Services

#### Medicare covers emergency ambulance services if:

- It is the only safe way to transport you
- You are on the way to or back from receiving Medicare-covered care
- You are transported to and form certain places, like your home or the hospital
- The transportation meets Medicare's ambulance requirements

#### Medicare covers non-emergency ambulance rides ordered by doctors if:



You are confined to your bed.



Or, if you need vital medical services during your trip that are only available in an ambulance

# Medicare may also cover scheduled and regular non-emergency ambulance transportation.

To get this transportation covered, your doctor must send the ambulance supplier a written order saying it is medically necessary. For example, if you need help getting to your dialysis treatment facility every week, Medicare may cover your scheduled ambulance rides. Certain states also require that you get permission from Medicare before receiving the transportation.

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#### Medicare may cover transportation in an air ambulance.



For most people, this is only if a ground ambulance cannot get to you where you are or there is a great distance to travel or another obstacle in getting you to the nearest appropriate facility.

#### Part B covers 80% of the cost of ambulance services.

You usually pay a 20% coinsurance after meeting your Part B deductible for the year.



For example, if your ambulance ride is \$1,000, Medicare would pay \$800, and you would owe \$200. If you have a Medicare Advantage Plan, costs will depend on your exact plan.

### You can find additional support from the following resources:

- **Medicaid:** Medicaid may cover some types of transportation that Medicare does not. Contact your state Medicaid agency to learn if you qualify.
- **Medicare Advantage:** Some plans may cover additional types of transportation as a supplemental benefit. Make sure to get all the rules and restrictions on this benefit before enrolling in a plan.
- Ohio Senior Health Insurance Information Program (OSHIP): OSHIP may be able to help you find local resources. Contact information for OSHIP is on the last page of this document.

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#### Look out for ambulance fraud, errors, or abuse.

Here are some examples of red flags:

- You were transported in an unapproved ambulance like a taxi or rideshare.
- Your ambulance was not staffed by two EMTs.
- An ambulance company billed for more mileage than the actual distance of your trip.
- An ambulance was ordered for you, even though it was not medically necessary.
- You were transported from your house to a non-covered destination, like your doctor's office or a community health center.



If you believe you have experienced potential Medicare fraud, errors, or abuse, contact the Ohio Senior Medicare Patrol (SMP). We can help you report the situation to the correct authorities.

#### Reach out for more information on transportation:

- Ohio State Health Insurance Information Program (OSHIIP): Contact OSHIIP for Medicare counseling on topics like transportation. OSHIIP counselors can guide you on appealing an ambulance denial or help you find local transportation resources. Contact information for your local SHIP is on the next page.
- Your Medicare Advantage Plan: Contact your plan to learn about its transportation costs and coverage rules.
- If you have additional transportation needs, **contact your local Medicaid agency** to see if you are eligible for Medicaid coverage. Medicaid can cover additional types of transportation that Medicare cannot. Your SHIP can also help you understand whether you might be eligible and how to apply.







# **SHIP and SMP Contact Information**

| Ohio Senior Health Insurance<br>Information Program   | Ohio Senior Medicare Patrol                |
|---|--|
| Toll-free phone number: 800-686-1578  | Toll-free phone number: 800-488-6070, opt4 |
| <u>www.insurance.ohio.gov</u>   | www.proseniors.org/ohio-smp                |
| SHIP National Technical Assistance Center: 877-839-2675   www.shiphelp.org   info@shiphelp.org  |  |
| SMP National Resource Center: 877-808-2468   <u>www.smpresource.org</u>   <u>info@smpresource.org</u>   |  |
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