## Air Ambulance Service Agreements and Providers

An "air ambulance membership agreement" means an agreement in exchange for consideration, to pay for, indemnify, or provide an amount or benefit to a person for the cost of air ambulance services.

An "air ambulance" means a publicly or privately-owned aircraft intended to be used and maintained or operated to provide critical care ambulance services, air medevacs, and medevac services for the transportation of individuals who are sick, injured, wounded, or otherwise helpless.

Notably, air ambulance service providers register with the Division of Insurance, but they are not insurance companies, however, their registration is required as certain statutes apply to their memberships as these agreements are considered insurance.

Some major medical plans and accident or travel policies also offer air ambulance service coverage. Consumers should review existing coverage to evaluate whether you want or need an air ambulance membership. To expand your search to include these companies, you may need to speak to an agent or broker as we do not have a list of who is currently offering these coverages.

As of 2018, the following are Air Ambulance Providers who were registered to offer memberships:

- Guardian Flight, LLC
- LifeMed Alaska, LLC
- University of Washington DBA Airlift Northwest

To search for this and other years data please see our <u>Annual Reports Page here.</u> (<a href="https://www.commerce.alaska.gov/web/ins/AboutUs/AnnualReports.aspx">https://www.commerce.alaska.gov/web/ins/AboutUs/AnnualReports.aspx</a>)

Some air ambulance providers offer bedside enrollment which may allow a consumer to sign up for coverage when it is needed most.

Consumers should be aware that coverage for services under the membership agreement is only available for the particular air ambulance provider. The membership will not cover services provided by another air ambulance provider in the event your selected air ambulance provider is not available or operating when you need services. Some consumers choose to purchase multiple memberships for this reason.

Consumers also should be aware that some memberships require that the consumer be covered by major medical coverage prior to signing up for coverage. Be sure to read the membership details prior to signing-up. Consumers covered by Medicaid do not need an air ambulance membership