

Volume 22, Issue 14, July 3, 2023

How does Medicare cover ambulance rides?

Dear Jiha,

Can Medicare help with transportation even if there's no medical emergency? I'm hoping to better understand Medicare's coverage of ambulance rides.

-Jiha (Baltimore, MD)

Dear Jiha,

Medicare Part B covers emergency ambulance services and, in limited cases, non-emergency ambulance services. Medicare considers an emergency to be any situation when your health is in serious danger and you cannot be transported safely by other means. If your trip is scheduled when your health is not in immediate danger, it is not considered an emergency.

Part B covers emergency ambulance services if:

- An ambulance is medically necessary, meaning it is the only safe way to transport you
- The reason for your trip is to receive a Medicare-covered service or to return from receiving care
- You are transported to and from <u>certain locations</u>, following Medicare's coverage guidelines
- And, the transportation supplier meets Medicare ambulance requirements

To be eligible for coverage of non-emergency ambulance services, you must:

- Be confined to your bed (unable to get up from bed without help, unable to walk, and unable to sit in a chair or wheelchair)
- Or, need vital medical services during your trip that are only available in an ambulance, such as administration of medications or monitoring of vital functions

Medicare may cover unscheduled or irregular non-emergency trips, but if you live in a skilled nursing facility (SNF), a doctor's written order may be required within 48 hours after the transport. Medicare may also cover <u>scheduled</u>, <u>regular trips</u> if the ambulance supplier receives a written order from your doctor ahead of time stating that transport is medically necessary.

Medicare never covers ambulette services. An ambulette is a wheelchair-accessible van that provides non-emergency transportation. Medicare also does not cover ambulance transportation just because you lack access to alternative transportation.

Part B covers medically necessary emergency and non-emergency ambulance services at 80% of the Medicare-approved amount. In most cases, you pay a 20% coinsurance after you meet your Part B deductible (\$226 in 2023). All ambulance companies that contract with Medicare must be <u>participating providers</u>. Note that if you are receiving SNF care under Part A, most ambulance transportation should be paid for by the SNF. The SNF should not bill Medicare for this service.

I hope this helps!

-Marci



Health Tip

July is Disability Pride Month, marking the anniversary of the Americans with Disabilities Act (ADA). The ADA, signed in 1990, was the first comprehensive civil rights law for people with disabilities. Disability Pride Month is an opportunity to honor the history, achievements, and experiences of the disabled community. This July, The Arc encourages you to celebrate by:

- Attending a Disability Pride Month event in your area
- Sharing your disability story or helping someone share theirs
- Learning about the history of disability rights in the U.S.
- Watching and reading media that has been created by and with people with disabilities, such as <u>Crip Camp</u>, <u>CODA</u>, <u>Demystifying Disability</u>, and <u>Disability Visibility</u>
- Reaching out to your elected officials

For NYSUT Members

Upcoming Medicare Minute Presentation

Join the Medicare Rights Center's free monthly Medicare Minute presentations for NYSUT members. Each month's Medicare Minute will help you learn more about your benefits and make the most of your Medicare coverage.

Next Presentation

Medicare and Transportation Services
Wednesday, July 19, 3-3:30pm

Sometimes the toughest part of getting health care is not a procedure or the recovery time, but just getting to a doctor or hospital. From emergency ambulances to scheduled rides, this Medicare Minute reviews transportation options for your health care.

Register here:

https://us06web.zoom.us/webinar/register/WN_8BqrVHjFTlyDEZ2ye8gJIQ



Dear Marci is a biweekly e-newsletter designed to keep you -- people with Medicare, social workers, health care providers and other professionals -- in the loop about health care benefits, rights and options for older Americans and people with disabilities.

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives.

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