

# Public sector faces higher costs for ambulances

No one should have to worry about transport bills during or after an emergency. Unfortunately, not only do employees in the public sector face unexpected bills, those employees are also likely to pay more for an ambulance ride.

## Ambulance costs for public sector employees:



**\$3,084**

average billed amount nationwide<sup>1</sup>



**\$1,832**

average out of pocket amount nationwide<sup>1</sup>

## Why is the public sector affected? Take a closer look at the facts:



**9/10**

states with the highest density of government workers are sparsely populated. Rural geography leads to longer drive times and higher costs.<sup>1,2</sup>



**30%**

more public sector employees are over 55 compared to the overall U.S. workforce, and advanced age is associated with a higher incidence rate.<sup>1,3</sup>

**56%**

of Americans don't have the funds to cover \$1,000 in an emergency

(Bankrate, 2024)

**60%**

of ground ambulance rides were out-of-network in 2022

(FAIR Health, 2023)



**1 in 4**

families require an ambulance every 3 years

(Milliman, 2024)



# Give educators and public servant employees the protection they deserve

Empower your employees by giving them the protection they're looking for. MASA is the only provider of emergency medical transportation protections nationwide, with no network limitations. By offering MASA Access, you can help bridge high-cost exposures while adding real value to healthcare programs.

## MASA specializes in protecting the public sector

**1,345**

government groups  
enrolled in MASA

**458,750**

government employees  
have access to MASA

**19%**

participation  
rate across  
these groups

## The MASA solution

**MASA is the simple solution to a complex problem for public sector employees.**

- ✓ All air and ground EMS providers are included, nationwide
- ✓ Ambulance transport protections for out-of-pocket costs include related co-pays, co-insurance, and deductibles
- ✓ Plans compliment primary healthcare benefits

**masaAccess** 

### Sources:

1: Milliman, 2024 | 2: US Census Bureau, 2024 | 3: Federal Workforce Data, 2022; Labor Force Statistics, 2022 | 4: Bankrate, 2024 | Public sector internal metrics, Jan 2025 | "Why choose MASA?" internal metrics, Dec 2023



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If one of our firefighters or their family members get hurt and have to be flown or carried to the hospital by ground ambulance, there's always after healthcare out-of-pocket expense. MASA comes in and takes that burden away from them.

— Zorina Harmon, Benefits  
Director, South Carolina  
Firefighters Association