



Caring – Heart Membership Program

FREQUENTLY ASKED QUESTIONS

1) What is the membership?

The membership protects you and your household against out of pocket expenses if you have insurance. The typical payment from insurance is 45 to 50 % leaving the rest to be paid by the patient. If you are a member with insurance, you don't get balanced billed for that amount. If the patient has no insurance, then the membership automatically entitles the member to a 50% discount from CareFlite's standard charges.

2) Who is covered? What is our definition of a family?

Everyone who lives in the household and is listed on the application?

3) How kids in college?

They are covered because they are dependent on the parents to pay their college costs and if they maintain the household as their primarily residence. (IE tax return shows home address or they vote at the polling place where the household is located.)

4) Children of divorced parents?

If you have any level of custody of the child or children and you list them on your application, they are covered regardless of their location within CareFlite's service area.

5) How about parents or in-laws?

If they are a resident there and they are listed on the application, they are covered regardless of their location within CareFlite's service area. (ex: parents, aunt and uncles, in laws)

6) Elderly parent in nursing home?

If they are a resident there and they are listed on the application, they are covered regardless of their location within CareFlite's service area. (ex: parents, aunt and uncles, in laws)

7) What is the cost?

\$49 per year or less if you buy multiple years when you apply. Five years costs just \$30 per year if you sign up for 5 years?

8) How can you offer the membership at such a low cost?

First, CareFlite is a 501(c)3 non-profit so we don't have the same expenses and financial issues as a for profit company. Second, the membership program, which by state regulation is an EMS membership program and not insurance, does operate financially like an insurance program in that the risk is spread over the entire membership group.

9) Do I have to call 911 (they don't take me where I want to go)?

We always recommend that everyone call 911 in an emergency. Many jurisdictions have laws that restrict ground ambulance operations within their territory, so it depends on where you live and what the local rules are.

10) How do I know how it works where I live?

We suggest you contact your local fire department.

11) Can they ever call us directly?

Not in an emergency? But we suggest that you tell the 911 operator that you are a CareFlite member...and ask them to put us on standby. If they do so, and you are more than 20 miles from a CareFlite base, the standby will be airborne, which means we will be overhead more rapidly.

12) What is CareFlite's coverage area?

For helicopter EMS, CareFlite covers 150 miles around DFW. In addition, CareFlite has agreements with San Antonio AirLIFE and Halo Flight in Corpus Christi so if they transport you, your membership benefit will be honored. Beyond that, CareFlite's fixed wing covers up to 500 miles for pickup around DFW except for Mexico, which we do not serve. Ground ambulance and 911 services are where provided. Currently CareFlite operates 911/EMS service in Johnson County, Ellis Count ESD #5, Hill County ESD #2 and Balch Springs in SE Dallas County. Non-emergency ground ambulance and wheelchair van service is provided in many areas of the DFW Metroplex. (The cities of Burleson and Keene do not participate in the Johnson County system. The cities of Hillsboro, Whitney, Hubbard and Mount Calm do not participate in the Hill County system, although CareFlite dispatches the ambulances in Whitney.) Maps of CareFlite's fixed wing, ground ambulance and helicopter EMS service can be found in the Membership section of www.careflite.org . Just click on the link for the map you want to view. Shown below is a map of the non-profit air medical programs and coverage areas where your Membership benefit will be honored for helicopter EMS. In all emergencies, call 911.



13) Where is Ellis County ESD #5 located?

It is the northeast portion of Ellis County in and around Ferris along Interstate 45.

14) Does the fixed wing fly beyond 500 miles?

Yes. Many fixed wing transports are not medically necessary, which means that most insurance companies will not pay for them. These are flights of convenience. An example might be to bring a relative in a nursing home to live in a nursing home near where you live. This isn't medically necessary but important to your family. In these types of convenience transports, CareFlite members are entitled to a 50% discount. The fixed wing program manager is Sarah Floch, who can be reached on (817) 505-8100

If you have unanswered questions, please call the Membership Office weekdays except certain holidays. The office is open 8am until 5pm. The telephone number is toll free (877) 339-2273.