

# CARING – HEART

CareFlite's Membership Program (877) DFW-Care / 339-2273

# **Frequently Asked Questions**

#### 1) What does the Caring-Heart Membership Program do?

It protects you and your household against out of pocket expenses if you have insurance. The typical insurance payment is 45 to 50% of the billed charges, leaving the rest to be paid by the patient. If you are a Caring-Heart Member with insurance, you will not get billed for the remaining balance not covered by insurance. If you have no insurance, then your membership automatically entitles you to a 50% discount from CareFlite's standard charges. CareFlite accepts all insurance plans and government programs including Medicare and Medicaid. The program covers air and ground ambulance services.

# 2) What is the geographical coverage of the program?



Helicopter EMS Service: CareFlite's Membership benefit is honored by Air Methods and Halo Flight. The above map shows the location of all helicopter bases of the three companies as of July 2018. Service is subject to change without notice. This system is believed to be the largest helicopter EMS membership grouping in the United States.



Fixed Wing Air Ambulance Service Area

★CareFlite Ground Stations

# 3) Who does my Membership cover? What about kids in college?

Everyone who lives in the household plus dependents in college when the parents are paying the college costs and the student(s) maintain the parent's home as their primary residence. (IE their tax return shows the home address or the student votes at the polling place where the parent's household is located.)

### 4) How about children of divorced parents?

If you have any level of custody and they are listed on your application, they are protected by the Membership.

# 5) How about parents, adult children or in laws living with me or parents in a nursing home?

As long as your household is their primary residence and they are listed on the application, they are covered.

#### 6) What is the cost of the program?

\$49 per year or less (if you buy multiple years when you apply). It's just \$30 per year if you buy 5 years.

#### 7) How can CareFlite offer the Membership at such a low price?

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

#### 8) Can I call CareFlite directly for service?

We always recommend that you call 911 in an emergency. It is always appropriate to tell the operator answering your 911 call that you are a CareFlite member in the event an air medical transport is required. If a family members is in a hospital or nursing facility and requires transport, you can specify CareFlite except for those jurisdictions that have laws restricting ambulance service.

# 9) Does the Membership cover wheelchair service?

No.

#### 10) Does the fixed wing air ambulance (airplane) operate beyond the service area shown above?

Yes. Except for emergencies, most fixed wing medical transports are not medically necessary under most insurance and government programs, particularly when performed for convenience. For example, bringing a family member home for rehab after an accident far from home or bringing a relative from a nursing home in another location to a nursing home near your residence. When a fixed wing medical transport is required but not medically necessary, Members receive a 50% discount from CareFlite's standard rates. CareFlite operates a King Air for medical transports as shown below.



For questions or inquiries about CareFlite's fixed wing air ambulance service, please call Sarah Floch, Director of the Fixed Wing Program. She can be reached on (817) 505-8100 or email <a href="mailto:sfloch@careflite.org">sfloch@careflite.org</a>.

# 11) DOES CAREFLITE OFFER GROUP RATES?

Yes. Please contact Michael Derfler, Membership Program Manager for more information. He can be reached on (214) 288-6026 or email <a href="mailto:mderfler@careflite.org">mderfler@careflite.org</a>. You may also contact Jennifer Barbary, Membership Office Supervisor for assistance with groups. She can reached on (972) 339-4214 or email <a href="mailto:jbarbary@careflite.org">jbarbary@careflite.org</a>.

# 12) How many patients has CareFlite transported?

Since its founding in 1979, CareFlite has transported 1,081,330 patients as of 6/30/18.

# STILL HAVE QUESTIONS?

Please call the **Membership Office** toll free (877) 339-2273 weekdays 8am 'til 5pm.

CareFlite is a 501(c)3 not for profit air & ground ambulance service sponsored by:









