

Air Ambulance Participation Guide

You are receiving this guide because your health care provider would like to transport you to another facility via air ambulance and this is a non-emergency situation. Air ambulance has become a more frequently used mode of transport for individuals needing medical care even in non-emergency situations. Often these patients are then faced with large, unexpected bills for the full cost of the flight or the balance left after a partial payment is made by the patient's insurance company. Insurance does not cover the full cost of an air ambulance when the ambulance provider does not have a contract with the patient's health plan, even if the patient has health insurance.

Again, *even if you have health insurance, the full cost of your air ambulance transport may not be covered.* Please review the table below closely as it illustrates which air ambulance companies have agreements with the three major health insurance providers in North Dakota.

Air Ambulance Company	Insurance Provider		
	Blue Cross Blue Shield of North Dakota (800) 366-6888	Sanford Health Plan (800) 752-5863	Medica (800) 952-3455
Avera - Careflight	✓	✗	✓ Only for Medica Individual Choice and Medica Choice Passport plans
Bismarck Air Medical LLC	✓	✓	✗
Black Hills Life Flight	✗	✗	✗
Life Link III	✗	✗	✓ Only for Medica Individual Choice, Medica Choice Passport, Medica Essential, Altru and You with Medica, Altru Prime by Medica and Essentia Choice Care with Medica plans
Mayo Air Med	✗	✗	✓ Mayo Clinic (Rochester location) only for Medica Choice Passport plans
Sanford AirMed	✓	✓	✓ Only for Medica Individual Choice and Medica Choice Passport plans
Trinity Northstar Criticair	✓	✓	✓ Only for Medica Individual Choice and Medica Choice Passport plans
Guardian Flight	✓	✗	✓ Only for Medica Individual Choice, Altru Prime by Medica, and Medica Choice Passport plans
<i>***If you have Medicare as your health insurance provider, under federal law you cannot receive a balance bill other than deductibles and coinsurance requirements.</i>			
The ✓ indicates which air ambulance companies have contractual agreements with your insurance provider (in-network) - your health insurance should cover most of your transport costs.		The ✗ indicates which air ambulance companies do not have contractual agreements with your insurance provider (out-of-network) - patients who utilize these services could receive a large bill.	

In a non-emergency situation, you may have options outside of air ambulance for transport. Before accepting air ambulance transport, consider discussing these other options with your health care provider or insurance company by calling the corresponding number listed above. If you have questions or concerns regarding air ambulance, please contact the North Dakota Insurance Department at (701) 328-2440 or at insurance@nd.gov.