



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

April, 2022

**Q: I just heard that some people have had to pay thousands of dollars for ambulance services. That got me wondering if emergency transportation is covered by Medicare if I were ever to have an emergency.**

**A:** Yes, typically Medicare covers ambulance transportation when you have a true medical emergency. Your health must be in serious danger because you can't be safely transported by other means, like by car or taxi. Some examples of this would include:

- If you're in shock, unconscious, or bleeding heavily.
- If you need skilled medical treatment during transportation

Medicare Part B (Medical Insurance) covers ambulance services to or from a hospital, critical access hospital (CAH), or a skilled nursing facility (SNF). It covers and helps pay for ambulance services only when other transportation could endanger your health, like if you have a health condition that requires this type of transportation.

Medicare will only cover ambulance services to the nearest appropriate medical facility that's able to give you the care you need. If you choose to be transported to a facility farther away, Medicare will pay what it costs to take you to the closest facility that can give you the care you need. If no local facilities are able to give you the care you need, Medicare will pay for transportation to the nearest facility outside your local area that's able to give you necessary care.

Medicare may pay for emergency ambulance transportation in an airplane or helicopter if your health condition requires immediate and rapid ambulance transportation that ground transportation can't provide, and at least one of these applies:

- Your pickup location can't be easily reached by ground transportation.
- Long distances or other obstacles, like heavy traffic, could stop you from getting care quickly if you traveled by ground ambulance.

In some cases, even if a situation isn't an emergency, ambulance transportation may be medically necessary to get you to a hospital or other covered health facility. Medicare may cover limited, medically necessary, non-emergency ambulance transportation if your doctor writes an order stating that ambulance transportation is necessary due to your medical condition.

Medicare may also cover ambulance services if you have End-Stage Renal Disease (ESRD - permanent kidney failure requiring dialysis or a kidney transplant), or you need dialysis and need ambulance transportation to or from a dialysis facility.

You may be able to get non-emergency ambulance transportation if you need it to treat or diagnose your health condition and the use of any other transportation method could endanger your health.

If you have questions related to Medicare, call SHIP at (800) 452-4800, (866) 846-0139 TTY or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook, Twitter, LinkedIn, and YouTube.

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, [sarahship@thenewcreative.com](mailto:sarahship@thenewcreative.com).