

Providing Coverage for Medical Air Ambulances

April 27, 2022

Whether a patient requires emergency medical attention in another country or is injured and in need of rescuing from a remote area, a medical air ambulance is the quickest way to transport someone to a medical facility.

Medical air ambulances are not free to patients and come with other risks to businesses that provide these services. Read on to learn about the liability exposures and what kind of coverage is needed to protect air ambulance companies.

What Exactly is an Air Ambulance?

Whether someone is travelling overseas, hiking through remote mountain ranges, or somewhere out of reach of roadways, an air ambulance can make the difference between life and death in case of a medical emergency. Air ambulances comprise helicopters or fixed-wing planes that are fully equipped with breathing apparatus pacemakers and defibrillators to blood transfusion equipment alongside a supply of medicines to handle a medical emergency, including a team of trained experts such as paramedics, nurses, respiratory therapists, physicians

Air ambulances are not free in Canada, even for residents with a health card. While some provinces provide free rides and partial subsidies, the rules and conditions vary by province. For example, visitors, non-residents, and anyone without a provincial health card in British Columbia have to pay \$4,394 per hour for a helicopter ambulance. (1) That is why many people buy rescue insurance, which is typically available through an insurance provider or amateur athletic associations (such as the Alpine Club of Canada for mountaineers).

What Kind of Coverage Do Air Ambulance Companies Need?

Since air ambulances are so expensive for patients, the ambulance company might routinely find themselves in the middle of payment disputes. Beyond that, risks are intricate and a good insurance policy should articulate coverage for a variety of exposures. Here are just a few potential risks to consider:

- **Patient Loading and Unloading.** Suppose a patient slips from the gurney during unloading from the aircraft and suffers a broken arm or a patient with

a spinal injury is jostled off the stretcher. Who should pick up the tab on the subsequent claim - the ambulance's automobile liability insurer or the professional liability carrier? To avoid ongoing legal battles and mounting legal fees, a policy should cover in detail negligence claims arising from patient loading and unloading to ensure clear-cut coverage.

- **Accompanying health professionals.** In cases where a patient in critical condition requires air transport, a decision must be made as to whether a medical doctor or a paramedic with advanced critical care should accompany the patient on the flight. Should anything happen to a patient, it is important that the medical malpractice insurance policy extends coverage to this professional
- **Sexual Abuse.** The unfortunate reality is that there is an element of risk of sexual abuse in situations where vulnerable patients are being transported in confined, private spaces. A good insurance provider should consider this risk with any company responsible for transporting patients.
- **Worldwide Coverage.** Air ambulances often cross oceans, borders, and continents. A good insurance policy should account for international exposures and cover risks across the globe.

Insurance Coverage as Diverse as the Medical Transport Industry

Air ambulances can save lives during medical emergencies, whether they be in the middle of nowhere to the middle of a city where there is no clear route to a hospital. Due to their hefty cost and unique set of risks, air ambulance companies may encounter legal disputes with patients or their medical insurance providers. But while the air ambulance business is a risky one, a comprehensive insurance policy that is based on deep knowledge of the medical transport industry can help ensure that air ambulance businesses never slow down.

The MedThree Advantage

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for medical device distributors and other professionals in healthcare. Our coverage options make it easy for brokers to find the right policy for their healthcare clients. Visit our website to get started or for more information: www.medthreeinsurance.com.

Content is current as of the date of broadcast and is subject to change without notice.

Sources:

1. <http://www.bcehs.ca/about/billing/fees>