

From: [Bob Gevelinger](#)
To: [ETF SMB Board Feedback](#)
Subject: Group Insurance Board--here is a benefit that will help Wisconsin employees!
Date: Monday, September 9, 2024 10:08:39 AM
Attachments: [Outlook-b3dxjw0o.png](#)
[MASA Public Sector Infosheet 2024.pdf](#)
[Employee Flyer Why MASA Infographic 2024 \(2\).pdf](#)

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Good morning ETF Board of Directors--

I hope I am not too late to the discussion, but I want to introduce you to a voluntary product that is new and really important to the employees and retirees at the State of Wisconsin. It is a particularly great option for rural Wisconsin employees who might get stuck with ambulance bills they cannot afford to pay. Our company specializes in the voluntary and public sector space. We can do great things for Wisconsin, and I will be happy to meet and discuss with you very quickly. I have attached a brief explanation of our benefit and would be happy to discuss in more detail. We are the only carrier providing this service. I will include additional narrative here:

1. MASA promotes peace of mind for people faced with medical emergency transport. Sickness, accident, maternity/birthing issues, mental health—are all contributors to the need for emergency transport. MASA provides patients the confidence to accept the critical care necessary without worrying about how they will pay the bill which typically ranges from \$2,000 to \$5,000 for ground transport and MUCH higher for air transport. Worrying about collection activities should not be a concern at this important point in our lives. The best emergency care in the world won't matter if patients cannot access it timely. MASA routinely pays 100% of the transport expense not covered by the group insurance plan. Deductibles, coinsurance, plan limits and transport deemed "not medically necessary" by the insurer are all examples where MASA takes over.
2. MASA pays hospital-owned and privately-owned ambulance bills in a timely and efficient manner. This allows more complete staffing options in the emergency transport space--more than likely resulting in even better care for patients facing critical care. As hospitals assume more risk tied to deductibles and other plan limits, MASA steps up and auto-pays claims \$4,000 or less and timely payment on amounts exceeding \$4,000. Hospitals and ambulance companies would most likely prefer not to take collection actions involving patient non-payment of transport bills.

Our rate is \$8 per month for a single member and \$17 for family coverage and applies to both active and retired employees.

Can we make this work for 1/1/2025? We will work hard!

Bob Gevelinger

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Public sector faces higher costs for ambulances

No one should have to worry about transport bills during or after an emergency. Unfortunately, not only do employees in the public sector face unexpected bills, those employees are also likely to pay more for an ambulance ride.



Ambulance costs for public sector employees:

\$3,084

average billed amount nationwide¹

\$1,832

average out of pocket amount nationwide¹

Why is the public sector affected? Take a closer look at the facts:



9/10 states with the highest density of government workers are sparsely populated. Rural geography leads to **longer drive times and higher costs.**^{2,1}



Public sector employees are 30% more likely to be over 55 than the U.S. workforce population. Advanced age corresponds with **higher incident rate.**^{3,1}



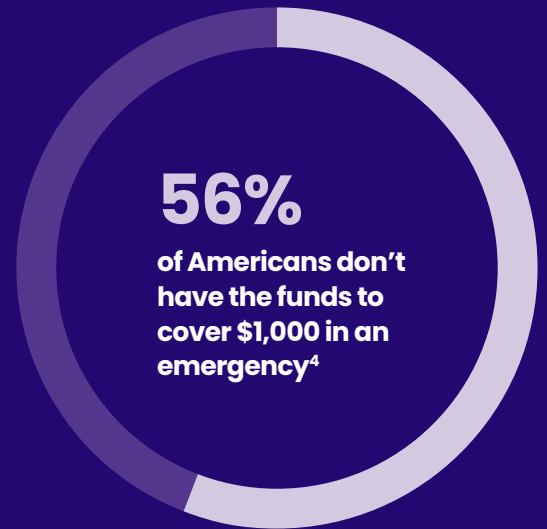
Most common reasons for ambulance dispatch

The following diagnostic codes have the highest utilization rate of emergency transportation in the public sector:¹

- Chest pain and shortness of breath
- Fainting, collapse and convulsions
- Suicidal ideations

Give public sector employees the protection they deserve

Empower your employees by giving them the protection they're looking for. MASA is the only provider of coverage for emergency medical transportation nationwide, with no network limitations. By offering MASA Access, you can help bridge high-cost exposures while adding real value to healthcare plans.



MASA specializes in protecting the public sector

1,320

government groups enrolled in MASA

290,606

government employees have access to MASA

46%

participation rate across these groups

The MASA solution

MASA is the simple solution to a complex problem for public sector employees.

- All EMS providers are covered, nationwide
- Ambulance transport coverage pays out-of-pocket costs including co-pays, deductibles, and more
- Plans are easily bundled with core health benefits

masaAccess 

Sources:

1: Milliman, 2024 | 2: US Census Bureau, 2024 | 3: Federal Workforce Data, 2022; Labor Force Statistics, 2022 | 4: Bankrate, 2024 | Public sector internal metrics, Jul 2024 | "Why choose MASA?" internal metrics, Dec 2023



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I learned about MASA from a fellow retired teacher. When I learned my husband could also be included on my plan, I quickly added him. I never had to pay any part of his ambulance fees whatsoever. I have encouraged my daughters to get it as they are all in education. Thank you again for offering a really good program.

— **Frances L.**, MASA member



MASA is endorsed by hospitals and fire departments across the U.S. We are a proud employer of first responders.



Why choose MASA?

MASA protects your finances and gives you compassionate support for medical transport.

When 1 in 15 families need an ambulance each year¹ and 79% of those rides may be out of network² – adding a layer of protection is critical.



MASA has been trusted for over 50 years and supports 2 million members globally.



Ground and air medical transports are covered nationwide — no network needed.



Specialized services for issues due to emergencies while traveling are available — like return transports for the patient, their pets, vehicles, and children.



MASA claims team is focused on paying, not denying, with an easy process — just send us the bill.



Enroll today!

Sources

1: Consumer Reports, 2021

2: Milliman data compiled Dec. 2023

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums and benefits vary depending on the plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA plans, visit: <https://info.masamts.com/masa-mts-disclaimers>



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September 13, 2024

Bob Gevelinger
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Dear Bob Gevelinger:

The Wisconsin Department of Administration's eSupplier Portal is available to all businesses and organizations that want to do business with the State. The eSupplier Portal allows vendors to receive automatic, future official notices of bid opportunities, and, in some cases, allows vendors to respond to State solicitations. (The particular procurement will advise if proposers should return responses to ETF via eSupplier or another method, which may be a Box upload).

For more information on the eSupplier Portal, go to:

https://esupplier.wi.gov/psp/esupplier/SUPPLIER/ERP/h/?tab=WI_BIDDER

Other information about current and past ETF-specific procurements is available on [ETF's public website](#), but registering for eSupplier will ensure vendors will receive notice about procurements within that vendor's particular business offerings, because vendors register on eSupplier by commodity type, specifically NIGP code, and decide which procurements referencing which NIGP codes they want to be notified about.

Sincerely,

Tim Steiner, Director
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Department of Employee Trust Funds
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