

# Ambulance Benefit

An ambulance trip must be *local or area and to the nearest hospital where necessary emergency care and treatment can be given*. This requirement does not rule out long distance service when it is demonstrated that transportation was to the nearest hospital which could provide adequate treatment for the patient (i.e., lacking specialist(s), equipment, etc. to provide necessary medical care).

When long distance transportation to a hospital has been provided, the following points must be satisfactorily clarified to assure that the move was made due to medical necessity and not out of convenience.

- Was this the nearest hospital that could have rendered similar treatment?
- What hospital facilities or treatment were lacking or inadequate that made it medically necessary for the person to be transferred to another hospital?
- What factors existed that made it medically impossible for the person to use regular chartered air flight service or regular ground transportation?

Medical necessary transport by local ambulance may include:

- Emergency situations, e.g., accidents, injury, acute illness.
- Need for restraints.
- Unconscious or in shock situations.
- Required emergency treatment during the trip.
- Required immobilization, i.e., fracture or the possibility of a fracture.
- Sustained acute stroke or myocardial infarction.
- Experiencing severe hemorrhage.

A Covered Person who was pronounced dead while en route to, or upon arrival, at the hospital by ambulance is covered. Transportation of a Covered Person who was pronounced dead by a legally authorized individual before the ambulance was called is not covered.

***Hospital care and treatment requirement.*** Several instances of allowable ambulance follow:

- A person is involved in a car accident. The police summon an ambulance. The claimant is taken to a hospital and treated in the outpatient department and discharged.
- A person collapses on the street and is in an unconscious or semiconscious state. An ambulance is summoned. The ambulance takes the claimant to a hospital where he is treated and discharged from the outpatient department.