



Questions and Answers Membership Program

Q: I have insurance, so how does a membership with AMR help me?

A: Typically, your **insurance pays only for a portion of ambulance service fees** and then requires the patient to pay deductibles, co-payments and other amounts the insurer does not cover.

Q: I have Medicare and a supplement. Will membership with AMR still help me?

A: **Medicare and supplements cover many but not all ambulance transports.** Medicare and supplements pay **only** for medically necessary **covered** services. **At times, Medicare has refused to pay AMR for as many as one in five transports.** Medicare does not pay for ambulance trips to certain destinations, such as a doctor's office. Most supplements pay only if Medicare pays first. If AMR collects nothing from Medicare and nothing from the supplement, AMR gives members a 40% discount off our usual bill. **Even with Medicare and a supplement,** membership increases your peace of mind by providing more control over your out-of-pocket expense for "non-covered services."

Q: What **savings** do I receive as an AMR member?

A: If the transported member's insurance pays us, then the member owes us nothing out of his or her pocket. If the transported member's insurance does not pay AMR anything or the transported member has no insurance, the member receives a 40% discount on the transport. These savings apply to every qualified AMR transport for your household's residents, through July 31, 2023.

Q: Why is an ambulance trip expensive?

A: **A great deal goes on behind the scenes to get the ambulance to the scene.** Highly-trained paramedics use advanced lifesaving equipment. Our dispatchers work in a computerized communication center. Ambulances are specialized vehicles, so we run our own garage. In order to reach you quickly in an emergency, we keep several staffed ambulances on the road at all times.

Q: Who is covered in my household?

A: **One fee makes members of all full-time residents** of your household. You may add or delete residents by writing AMR. *A nursing home bed or assisted living apartment is a separate household.*

Q: Will the terms apply when I am away from home or on the job?

A: Yes, for medically-necessary transports by AMR paramedics or EMTs in **Mississippi and Louisiana where AMR is located.**

Q: I have heard people call membership with AMR their "ambulance insurance." Is that what it is?

A: No. Membership is **not insurance**; instead, it is a **discount** program.

The sole purpose of membership is to save you money when you use AMR. We respond to all callers with the same speed, personnel, and equipment regardless of membership.

To download a membership application: <http://www.amr.net/Miss>

For more on AMR membership, call 228-896-6066. Leave a message and a return call will be made to you.



Mississippi Counties covered by Membership Program

Adams County
Amite County
Carroll County
Grenada County
Hancock County
Harrison County
Hinds County
Holmes County
Humphreys County
LeFlore County
Monroe County
Montgomery County
Smith County
Stone County
Sunflower County
Wilkinson County

Louisiana Parishes covered by Membership Program

Concordia Parish

*AMR reserves the right to change this list at any time.
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