

Assist America

What is Assist America? Assist America, a global emergency travel assistance plan, helps you when you have a medical emergency more than 100 miles from home and are not sure where to turn. I found out that Assist America will not provide services if a patient needs to be transported from one medical facility to another medical facility of similar capabilities, but Assist America will transport a patient from a medical facility to the patient's residence. Assist America services are accessible 24 hours and free of charge to members. A single phone call activates Assist America services 24 hours/day, 365 days/year and is available from any location in the world — no exceptions. Communication specialists are available in any language — from Arabic to Zulu. There are no costs and minimal restrictions. Assist America pays for all the services it provides. There is no financial cap on any of the Assist America services.
(<http://www.assistamerica.com/>)

My experience with Assist America: My wife, Vidya, during our short vacation Washington (DC) last year suddenly came down at the Lincoln memorial with intense pain in her left leg; she could not even stand up and nearly collapsed. A park ranger came and tried to help but realized the situation was serious. She called DC EMS and Vidya was taken to George Washington University Hospital (GWUH) emergency room. Initially admission was declined since Vidya's insurance plan rejected the emergency room coverage as well as in-hospital stay. I had to sign papers agreeing to pay the bills in case our claim was rejected. I knew that since *Vidya was never employed in the USA she does not have Medicare A & B coverage on her SS#*, although her "UPMC for Life" insurance ID card lists her SS#. I suggested to the admitting nurse to try my SS# since her Medicare A & B is on my SS#. It worked. Vidya was admitted for emergency care and given pain control medication. X-ray and a few other tests were necessary for a diagnosis. After four days in hospital my wife, Vidya, was transported by a fully equipped EMS ambulance with the help of Assist America from Washington DC to Pittsburgh (246 miles). A private medical transport company would have cost between \$3,600 and \$4,000. What happened to Vidya can happen to anyone anywhere. One must be prepared with all the information to deal with such situations. I learned a lot. Unexpected adversity provides a great learning experience, but it has its own cost!

Which Health Insurance Plan provides Assist America as a benefit? Not all Health Insurance carriers provide Assist America as a benefit. More than 300,000 companies and schools do. One should call the host insurance carrier for more information.