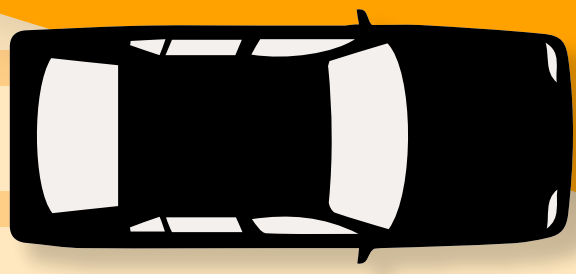


# Should ride-sharing be added to a healthcare benefit plan?

As the public discourse continues to focus on the high cost of healthcare, an increasing number of payers and healthcare organizations are turning to ride-sharing services such as Uber or Lyft for non-emergency medical transportation (NEMT). Below are some considerations for organizations thinking of adding this benefit.



## The pros

### Why a ride-sharing benefit may be a good option



#### MORE OPTIONS FOR PRIMARY CARE TRANSPORTATION

According to a NIH study, 59% of Medicaid beneficiaries and 41% of private beneficiaries who had least one emergency room visit in the last year had difficulty accessing transportation to primary care.



#### SHORT-TERM COST SAVINGS

There are potential cost savings using ride-sharing in a non-emergency situation. The 2018 Milliman Health Cost Guidelines show the nationwide average allowed cost per ambulance ride is just over \$500 in both Medicare and commercial lines of business. Uber estimates that the average cost per ride is \$15 to \$20.



#### LONG-TERM COST SAVINGS

There are potential long-term cost savings using ride-sharing for less intensive medical services, such as doctor appointments or dialysis appointments. Ride-sharing services can provide reliable and flexible transportation, which is important because missing these appointments could lead to complications and expensive hospital visits.



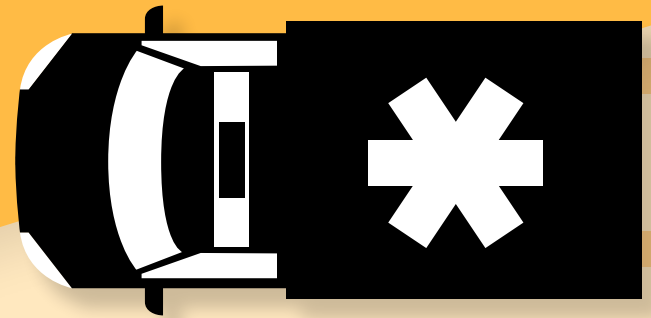
#### MORE CHOICE IN DESTINATIONS

Ambulances will only take the beneficiary to the nearest hospital emergency room. Ride-sharing gives beneficiaries the option of riding to a doctor's office, urgent care, or hospital other than the nearest hospital, which may all be less costly than the nearest emergency room.



#### SERVICES CAN BE INTEGRATED WITH HEALTHCARE ORGANIZATIONS

Ride-sharing services such as Uber and Lyft and third-party providers are able to schedule rides for members once a medical appointment is made.



## The cons

### Why a ride-sharing benefit may not be appropriate



#### NOT FOR MEDICAL EMERGENCIES

Ride-sharing (or any NEMT service) should not be used in an actual emergency and may present a liability if used for emergency situations. Ride-sharing vehicles are not equipped to help a person experiencing an emergency medical condition.



#### DO NOT ALWAYS ACCOMMODATE WHEELCHAIRS

Some wheelchair-accessible vans are available as part of ride-sharing services, but are usually more limited and may not be offered in all areas. Therefore, beneficiaries who require additional equipment may not be able to use ride-sharing services.



#### DRIVERS LACK MEDICAL TRAINING

Reasonable expectations for services provided by ride-sharing drivers do not include extensive assistance for the passenger or exposing the driver to a contagious or actively bleeding person.



#### LOW AVAILABILITY IN SOME AREAS

Ride-sharing is most common in larger cities. Therefore, the addition of a ride-sharing benefit may not extend to beneficiaries who live outside of service areas.



#### COMPLICATED REIMBURSEMENT

Reimbursement for ride-sharing services can be tricky. For Medicaid, NEMT services can be reimbursed as administrative expenses or medical expenses, with more restrictive terms for medical expenses. For other lines of business, it could be reimbursed by providers.