Overview: How the membership system works

Memberships through these services act as a non-insurance supplement to your existing insurance — they cover the out-of-pocket costs (co-pays, deductibles) that your insurance doesn't pay. San Juan County residents are generally advised to hold all three.

Island Air Ambulance *Fixed-wing aircraft, based in Friday Harbor*

- **Medicare:** Supplemental insurance plans may cover out-of-pocket co-pays and deductibles — residents should check with their carrier.
- **Medicaid (Apple Health):** Medicaid includes coverage for transports with no out-of-pocket cost to the recipient, so no membership is required unless there are also other types of insurance in the household.
- **Uninsured:** Those with no health insurance are not eligible for membership, but are still eligible for service. They would receive a bill for the full cost of transport.
- **Undocumented residents:** Health insurance with an ambulance benefit is a requirement for membership. Undocumented residents who cannot obtain insurance are not eligible for membership but can still receive transport — they would be billed directly.
- **Cost:** Approximately $55/year per household (introductory pricing has been offered at $39)
- **Financial assistance/payment plans:**
  - Island Air Ambulance focuses heavily on keeping out-of-pocket costs low via its localized membership program and integration with existing insurance frameworks (like Apple Health/Medicaid, which incurs $0 out-of-pocket costs for the patient).
  - Direct Financial Assistance: Does not advertise an independent, formal endowment or sliding-scale charity care application on its primary site.
  - Individual Arrangements: Their billing team handles insurance denials and individual billing hardships on a case-by-case basis. They work directly with patients to establish payment arrangements for uninsured or underinsured residents facing a full bill.

Airlift Northwest (UW Medicine) *Helicopter, nonprofit program of the University of Washington*

- **Medicare:** Covered under Medicare's ambulance benefit. Medicare may pay for emergency air transport when ground transport isn't sufficient; patients pay 20% of the Medicare-approved amount plus the Part B deductible. A membership covers that remaining cost.
- **Medicaid:** Per government regulations, individuals covered by Medicaid are not eligible and should not apply for membership — but notably, Airlift NW provides around $2.5 million in charity flights a year, and Medicare or Medicaid patients fly free of charge.

- **Uninsured:** Membership requires primary health insurance and U.S. residency. Uninsured individuals cannot purchase a membership and would face the full cost of transport.
- **Undocumented residents:** Membership requires primary insurance and U.S. residency, so undocumented residents without insurance are not eligible for membership. Transport would still be provided in an emergency, but a bill would follow.
- **Cost:** $60/year per household
- **Financial assistance/payment plans:** Because Airlift Northwest is a nonprofit program of the University of Washington Medicine system, patients have access to **UW Medicine's comprehensive Financial Assistance (Charity Care) policy**.
    - **Income Thresholds:** They offer a structured, tiered discount system based on the Federal Poverty Level (FPL) and household size once third-party insurance has been exhausted.
    - **100% Discount:** Patients with a gross family income between **0% and 300% of the FPL** qualify for a full 100% financial assistance discount on both facility and professional services.
    - **Partial Discounts:** Patients between **301% and 400% of the federal poverty level** can qualify for partial sliding-scale discounts (ranging from 50% to 75% depending on the specific flight/discharge dates)

Lifeflight Network *Helicopter, serves WA/OR/ID/MT*

- **Medicare:** Covered under Medicare's ambulance benefit; a membership covers remaining patient responsibility.
- **Medicaid:** Per government regulations, individuals covered by Medicaid are not eligible for Life Flight Network membership and should not apply.
- **Uninsured:** This is where Lifeflight stands apart from the other two. Unlike Island Air and Airlift NW, *Lifeflight does not require primary health insurance to be a member. This is significant for uninsured and potentially undocumented residents.*
- **Undocumented residents:** Because Lifeflight does not require proof of insurance for membership, it is the one company where undocumented residents may be able to purchase coverage. This should be verified directly with Lifeflight, as this is a critical detail for vulnerable community members.
- **Cost:** Starting at $85/year; various plans available including air, ground, and combined
- **Financial assistance/payment plans:** Life Flight Network operates its own dedicated **Foundation**, supported by donor contributions, which funds a structured financial assistance program.
    - **Sliding Fee Scale:** They provide financial assistance on a sliding fee scale to patients who face significant out-of-pocket bills after an emergent transport.
    - **Application Process:** Patients must submit a formal Financial Assistance Application Form within 30 days of receipt. It requires full documentation of household income (such as W-2s, tax returns, or pay stubs) and a disclosure of household assets.

- **Management:** Their program is administered through their Patient Financial Services Department and processed confidentially to determine adjusted financial responsibility.

How the "Household" memberships work

- **Island Air Ambulance** ($39/year): One household membership covers all household members listed on the account. There's no stated maximum number of people — you simply add or remove members by logging into your account or calling their office. Members must have insurance with an ambulance benefit; Medicaid holders are not eligible.
- **Airlift Northwest** ($60/year): Coverage extends to a spouse or unmarried partner and children claimed as dependents on your current income tax return. New household members added after the membership takes effect require written notice to Airlift Northwest, including name, date of birth, relationship, and primary insurance information. Newborns must be added within 30 days. No stated maximum. Health insurance is required. UW Medicine
- **Life Flight Network** ($85/year): Membership benefits extend to the primary member, their spouse or domestic partner, and family members living at the same residence who are age 24 or younger, disabled, or age 65 or older. So Life Flight's household coverage is more restricted by age and status than the other two — adult children between 25 and 64 who aren't disabled would not be covered under a household membership. Life Flight Network
- A few things worth flagging: none of the three providers publish a hard cap on the number of household members you can add, but Life Flight's eligibility rules mean larger households with working-age adults may not all be covered under one membership. Also worth noting that Medicare and Medicaid patients fly free of charge, so membership isn't recommended for those patients — relevant context for the work you're doing around who actually needs to be enrolled

Key takeaways for the workgroup

- **Medicaid enrollees** do not need memberships with any of the three companies — their flights are covered.
- **Medicare enrollees** face a 20% cost-sharing gap that a membership would cover; Island Air and Airlift NW memberships are designed for this.
- **Uninsured residents** cannot purchase memberships with Island Air or Airlift NW, and would face full billing after transport.
- **Lifeflight's no-insurance-required membership policy** makes it the most accessible option for uninsured and potentially undocumented residents — and is worth highlighting in any public education effort.
- All three companies will transport anyone in a medical emergency regardless of membership or insurance status; the membership only affects what happens with the bill afterward.

If a resident is uninsured or undocumented and faces a massive post-transport bill:

1. **Airlift Northwest** provides the most robust, legally protected safety net via the UW Medicine Charity Care policy (up to 400% FPL).
2. **Life Flight Network** offers a formal sliding-scale application backed by its foundation.
3. **Island Air Ambulance** relies on individualized payment plans and case-by-case billing accommodations.