





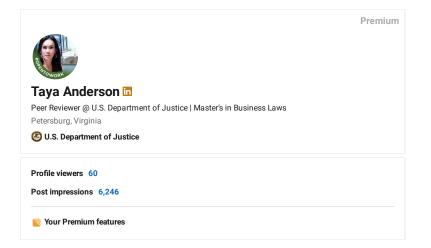
Messaging













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Silence Victims

Annually, audiences receive correspondence from their insurance providers as health check-up vouchers or incentives of \$25-\$50 for hospital check-ups; it represents a reallocation of profits back to policyholders. The value of these vouchers is further augmented by their applicability towards NEMT fees, as an additional client incentive. Adding NEMT into the Insurance Provider's National Coverage Determination(NCD), **Current Policy**

Annual Cost: Business Expenses + Total Annual Payout + \$150 billion Revised Policy (Adding NEMT Coverage):

Annual Profit: (Current Profit + \$150 billion) - Cost of NEMT services

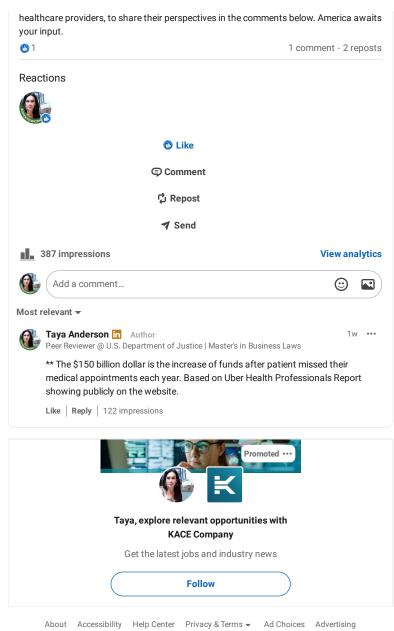
The formulation above demonstrates increased profitability for insurance providers. These allocated funds benefit the insurance providers directly, not hospitals or other healthcare institutions. Therefore, it is unjust to maintain a system where organizations that receive no benefit are burdened with the costs.

The provision of health check-up incentives constitutes a corporate investment. Research indicates that individuals undergoing two health check-ups annually are less likely to experience illness, leading to healthier policyholders. From an economic standpoint, healthier insurers translate to reduced payouts.

NEMT mirrors the strategic value of health check-up vouchers. Despite its confirmed importance by Medicaid, many insurance providers have overlooked NEMT's potential as a return on investment. However, this method offers a practical means to decrease company payouts. Missed medical appointments can result in unpredictable and potentially terminal medical bills. Therefore, investing in this practical method is imperative.

The current ambiguity surrounding medical transportation classifications, coupled with the miscategorization of services, has obscured the clear vision of otherwise astute providers. Various terms, including "Emergency Ambulance," are used to describe services with the singular objective of patient transport for life-saving purposes, while simultaneously diminishing insurance providers' ability to deny coverage. This constitutes a legitimate investment strategy to reduce payouts and enhance profitability. The healthcare system must refine its definition of medical transportation and restrict it to two distinct categories.

Both Emergency-Ambulance and NEMT serve as legally sanctioned investment methods for insurance companies to mitigate increases in medical expenditures. Insurers must acknowledge that reduced payouts directly correlate with increased profitability within this industry. We advocate for a fact-based approach to guide the healthcare system towards a just and equitable direction. Failure to address systemic flaws results in millions of unfairly processed transactions, impacting innocent parties. We invite victims who have silently borne these penalties, as well as hospitals and



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