

Ambulance Analysis



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Purpose

Using data from the Colorado All Payer Claims Database (CO APCD), this analysis provides insights to legislators and the public about in-network and out-of-network ambulance service costs and utilization rates for Coloradans with commercial health insurance.

The report also includes data on how commercial health insurance payments compare to Medicare Fee-for-Service (FFS) rates, showing the percentage paid above or below the Medicare baseline (100%).



Research Questions

The analysis helps answer the following questions:



What are the utilization rates of specific ambulance services statewide and by DOI Region and Rural/Urban counties by payer?

What are the median amounts paid for ambulance services statewide and regionally, by patients and payers?

How have median paid amounts for ambulance services changed over time, both statewide and regionally?

How do commercial payments compare to what Medicare Fee-for-Service (FSS) pays for the same services?

Commercial Percent of Medicare FFS Payments

- For all four primary codes combined, rural area commercial payments as a percent of Medicare are slightly less than statewide and urban.
- A0426 (Advanced life support, non-emergency transport) has the highest percent of Medicare payments across all regions.

Codes and Description	A0426 Ambulance service, advanced life support, non-emergency transport	A0427 Ambulance service, advanced life support, emergency transport	A0428 Ambulance service, basic life support, non-emergency transport	A0429 Ambulance service, basic life support, emergency transport	All Codes Combined
Statewide	306%	240%	275%	238%	265%
Rural	265%	213%	269%	203%	237%
Urban	319%	246%	276%	247%	272%



Statewide Results (2023)

For all ambulance claims:

- Portion of **In-Network** claims ranges between **40%** and **50%** each year
- Portion of **Out-of-Network** claims ranges between **50%** and **60%** each year

The total allowed amounts for advanced life support services regularly surpassed **\$1,000** and were as high as **\$1,300** total allowed amount, marking them as the costliest services statewide.

Least expensive ambulance services: **A0428** and **A0429 (basic life support, emergency and non-emergency)** tended to be in the \$700-\$800 range.

Statewide Trend Results (2018-2023)

Ambulance Code	In-Network Total Allowed Amount % Change	Out-of-Network Total Allowed Amount % Change	In-Network Utilization	Out-of-Network Utilization
A0426	+20%	-41%	Decreased	Decreased
A0427	+31%	+97%	Increased	Decreased
A0428	+16%	+50%	Increased	Decreased
A0429	+27%	+71%	Increased	Decreased



Urban vs. Rural Results (flat fee) (2023)

Geographic differences are minimal for flat-fee codes

- A426 (In/Out-of-Network) and 0428 (Out-of-Network) greatest differences between the regions

Ambulance Code	IN/OUT OF NETWORK	Difference between Rural/Urban Total Allowed Amount	Difference between Rural/Urban Total Median Member Liability
A0382	In-Network	\$0	\$0
A0382	Out-of-Network	\$0	\$0
A0398	In-Network	\$0	\$0
A0398	Out-of-Network	\$0	\$0
A0426	In-Network	Urban +\$267	\$0
A0426	Out-of-Network	Rural +\$377	\$0
A0427	In-Network	Urban +\$32	Urban +33
A0427	Out-of-Network	Urban +\$14	Rural +\$40
A0428	In-Network	Urban +\$1	\$0
A0428	Out-of-Network	Rural +\$566	\$0
A0429	In-Network	Rural +\$75	Rural +\$25
A0429	Out-of-Network	Urban +\$76	Urban + \$45

Urban vs. Rural Results (per unit) (2023)

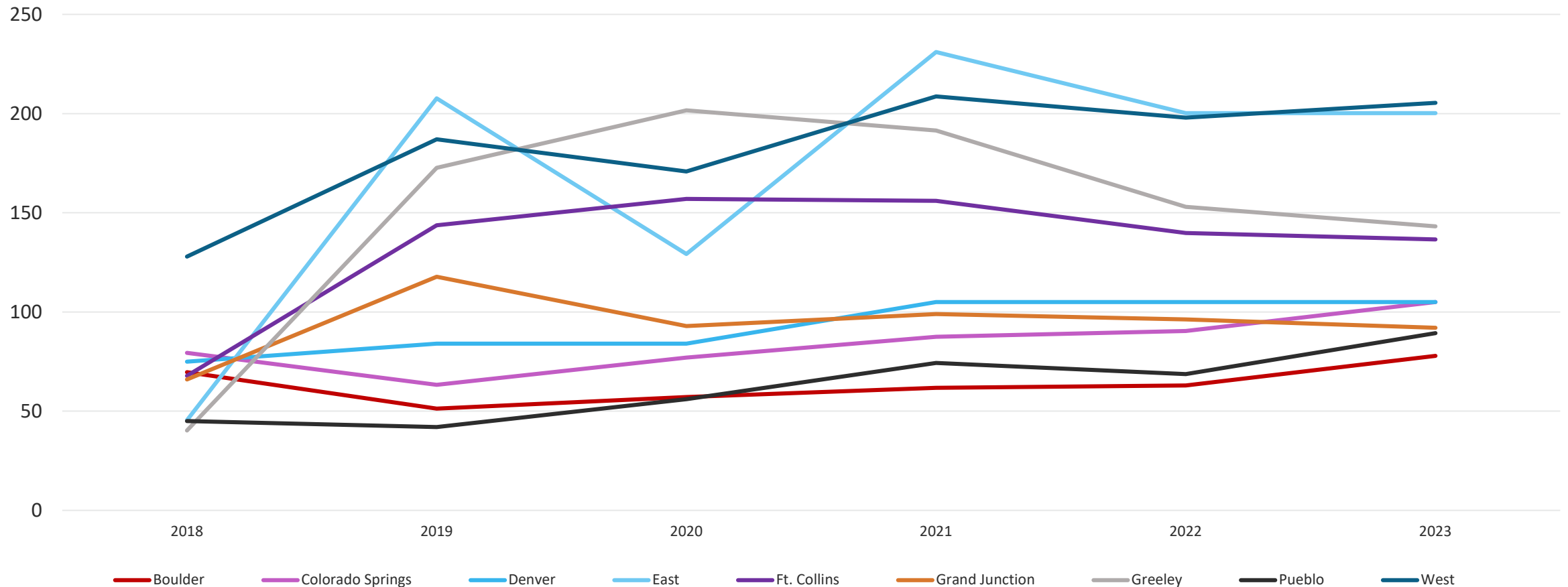
The per-unit costs are similar for all regions, but because rural areas have more units in terms of miles, the median allowed amount is greater in rural areas. Utilization is also greater in rural areas.

Ambulance Code	IN/OUT OF NETWORK	Difference between Rural/Urban for Total Median Allowed Amount	Difference between Rural/Urban for Total Median Member Liability
A0425	In-Network	Rural +\$88	\$0
A0425	Out-of-Network	Rural +\$154	\$0



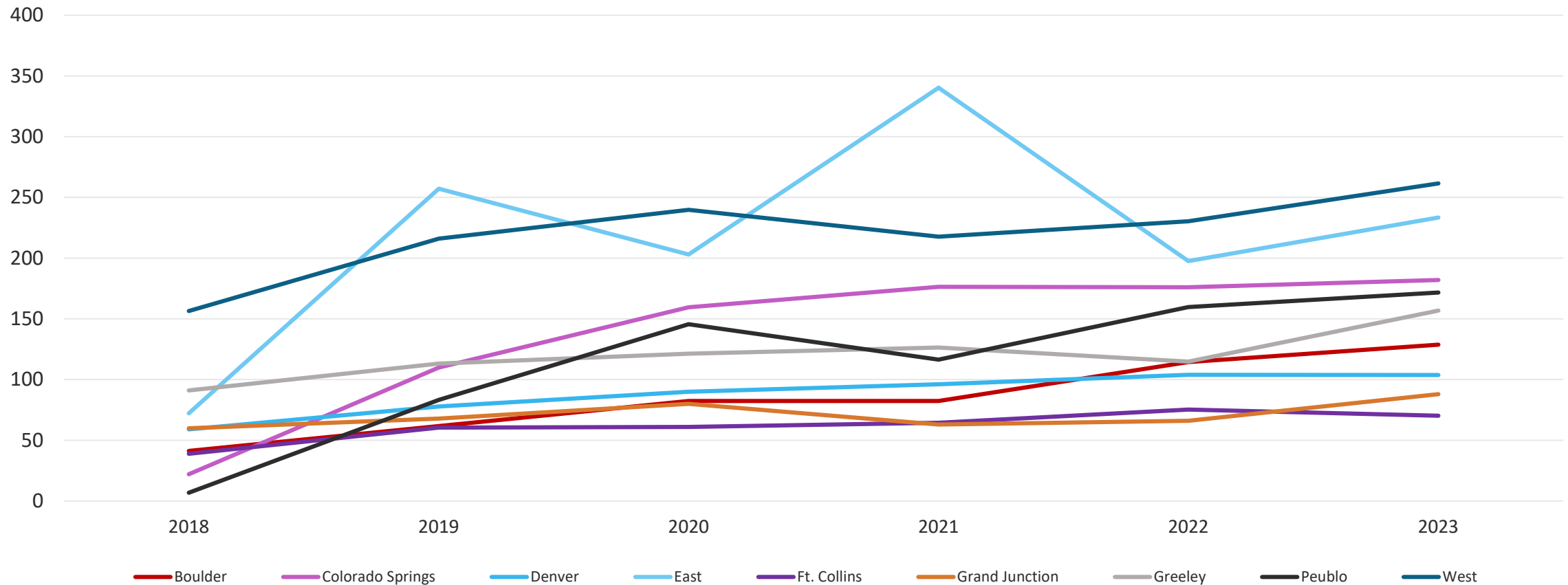
DOI Trend Results (2018-2023) for A0425

In-Network Total Median Allowed Amounts (A0425)



DOI Trend Results (2018-2023) for A0425

Out-of-Network Total Median Allowed Amounts (A0425)



DOI Regions Results, Total Median Allowed Amount (2023)

Top five highest costing **flat fee** code/regions (total allowed amount)

1. A0427 (out-of-network), Pueblo: \$2,143
2. A0427 (out-of-network), Boulder: \$1,977
3. A0426 (out-of-network), Greeley: \$1,815
4. A0429 (out-of-network), Pueblo: \$1,734
5. A0426 (in-network), Greeley: \$1,666

Top five highest costing **per unit** code/regions (total allowed amount)

1. Out-of-Network, West: \$261
2. Out-of-Network, East: \$233
3. In-Network, West: \$205
4. In-Network, East: \$200
5. Out-of-Network, Colorado Springs: \$181



DOI Regions Insights, Utilization Per 100,000 Users (2023)

Top five highest utilization **flat fee** code/regions

1. A0427 (In-Network), Ft. Collins: 629
2. A0427 (Out-of Network), West: 470
3. A0427 (In-Network), Grand Junction: 337
4. A0427 (In-Network), East: 324
5. A0427 (Out-of-Network), Grand Junction: 318

Top five highest utilization **per unit** regions

1. In-Network, Fort Collins: 983
2. Out-of-Network, West: 755
3. In-Network, East: 702
4. In-Network, Grand Junction: 611
5. In-Network, Boulder: 570

