

Does Medicare cover ambulance rides?



Jim Miller

Dear Savvy Senior,
A few months ago, I took an ambulance to the hospital emergency room because I had a nasty fall at home, but just received a hefty \$1,050 bill from the ambulance company. Doesn't Medicare cover ambulance rides?
Frustrated Beneficiary

Dear Beneficiary,
Yes, Medicare does cover emergency ambulance services and, in limited cases, nonemergency ambulance services too, but only when they're deemed medically necessary and reasonable. So, what does that mean?

First, it means your medical condition must be serious enough you need an ambulance to transport you safely to a hospital or other facility where you can receive care Medicare covers.

If a car or taxi could transport you without endangering your health, Medicare won't pay. For example, Medicare probably won't pay for an ambulance to take someone with an arm fracture to a hospital. But if the patient goes into shock, or is prone to internal bleeding, ambulance transport may be medically necessary to ensure their safety on the way. The details make a difference.

Second, the ambulance must take you to the nearest appropriate medical facility. If you choose to be transported to a facility farther away because the doctor you prefer has staff privileges there, expect to pay a greater share of the bill. Medicare will only cover the cost of ambulance transport to the nearest appropriate facility

and no more.

Medicare may also pay for an emergency flight by plane or helicopter to the nearest appropriate medical center if the trip would take too long on the ground and endanger your health.

Nonemergency Situations
Medicare may also cover ambulance transportation in some cases when you're not facing a medical emergency. But to receive this coverage, your doctor needs to



write an order stating an ambulance is medically necessary because other ways to get you to an appointment could endanger your health.

For example, if you've been diagnosed with end-stage renal disease, Medicare may pay if you have a doctor's order stating it is medically necessary for you to use an ambulance to take you to and from a dialysis center.

You also need to know in nonemergency situations, ambulance companies are required to give you an

Advance Beneficiary Notice of Noncoverage or ABN if they believe Medicare may not pay. This lets you know you will be responsible for paying if Medicare doesn't.

Ambulance Costs
Ambulance rides can vary from several hundred to several thousand dollars depending on where you live and how far you're transported.

Medicare Part B pays 80 percent of the Medicare-approved ambulance rides after you've met your annual Part B deductible (\$257 in 2025). You, or your Medicare supplemental policy (if you have one), are responsible for the remaining 20 percent.

If you have a Medicare Advantage Plan, it must cover the same services as original Medicare, and may offer some additional transportation services. You'll need to check with your plan for details.

How to Appeal
If an ambulance company bills you for services after Medicare denies payment, but you think the ride was medically necessary, you can appeal – see Medicare.gov, click on "Providers & Services" followed by "Claims, Appeals, and Complaints." To help your case, ask the doctor who treated you for documentation that you needed an ambulance.

If you need some help, contact your State Health Insurance Assistance Program (SHIP), who can help you file an appeal. Go to ShipHelp.org or call 877-839-2675 for contact information.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Field of Flags – Saturday, August 30, 2025, 11 AM

Opening Ceremony

Closing Ceremony

‘A Whole Lot of Patriots’ Song written by David Kent with Operation Song
Posting the Colors Rolling Thunder led by Johnny Victory
The National Anthem Curtis Hice
Pledge of Allegiance Allie Hice
Benediction and Opening Remarks Cannon County Executive Greg Mitchell
Welcome To Woodbury Mayor Stan Hollandsworth
Introduction of Guest CCVVA President Carl Hirston
Memories of 9 11 2001 Retired LTG William ‘Bill’ Phillips
Patriots of today Susan Hunter
Remarks 14th District State Senator, Shane Reeves
Remarks 40th District Representation, Michael Hale
Closing Prayer Al Bugg
Retrieve Colors Rolling Thunder
‘Amazing Grace’ on Bagpipe Melissa Andromeda

Special Invited Guest
Congressman, John Rose, US Senator Marsha Blackburn, US Senator Bill Haggerty, State Senator Shane Reeves, State Representative Michael Hale

LEGALS & PUBLIC NOTICES

The Cannon County Board of Commissioners will have a public hearing on Thursday, 9/4/2025 for the purpose of receiving public comment regarding the following:

A request to rezone 11910 Jim Cummings Hwy from A-1 Agricultural to C-1 Commercial for the purpose of building a convenience store.

The proposed item can be reviewed at the office of the Cannon County Planning Department, 200 W Main Street, Woodbury TN, from 8:00 a.m. to 4:00 p.m. Monday, Tuesday, Thursday, and Friday.

The public hearing will begin at 6:00 P.M. in the courtroom on the 2nd floor. All citizens are invited to attend; in addition to the above public hearing, a period for public comment on matters germane to other items on the agenda shall be provided. Any questions or comments can be addressed to Cannon County Planner Tommy Lee by phone: 931-979-2170 or email: tlee@ucdd.org

Greg Mitchell
Chairman
Cannon County Board of Commissioners

IN RE: A PETITION TO REFORM DEED TO REAL PROPERTY LOCATED AT 1280 ST. JOHN HOLLOW ROAD, WOODBURY, TENNESSEE

WHEREFORE, by verified Petition to Reform Warranty Deed filed in the Circuit Court of Cannon County, Tennessee, Docket No. 25-CV-21, by RICHARD LEROY CROOKS seeking correction of a Warranty Deed recorded at Record Book 239, Page 124 within the Register’s Office of Cannon County, Tennessee to reflect “VIRGINIA D. CROOKS, et vir, as married persons in tenancy by the entirety” as grantees, pursuant to Tenn. Code Ann. §66-5-107(a), it is hereby NOTICED to all persons holding interest in said real property, more particularly described as 1280 St. Johns Hollow Road, Woodbury, Cannon County, Tennessee, that hearing upon the said Petition shall be conducted upon the 10th DAY OF NOVEMBER, 2025 at 9:00 A.M. before this Honorable Court, 2nd Floor Courtroom, Cannon County Courthouse, 200 West Main Street, Woodbury, Cannon County, Tennessee 37190. All those having present or future interest in said real property, whether vested or unvested, shall seek entry as Respondent to said action by written objection delivered unto Cannon County Circuit Court Clerk Katina George, Cannon County Courthouse, 200 West Main Street, Woodbury, Tennessee 37190 or unto the Petitioner’s Counsel of Record, JONATHON D. FAGAN, 106 N. Tatum Street, Woodbury, Tennessee 37190 and appear before the Court for said hearing upon the 10th DAY OF NOVEMBER, 2025 at 9:00 or else risk waiver of all argument and objection to the relief sought within the Petition. Pursuant to Tenn. Code Ann. §66-5-107(b), the foregoing NOTICE shall be published for three (3) consecutive weeks within the Cannon Courier, a newspaper of general circulation published in Cannon County, Tennessee, and for which Affidavit of Publication shall be filed in this action.

Additional Legal Ads on Pages A7 & B6

‘A Whole Lot of Patriots’ Song written by David Kent with Operation Song
Posting the Colors Rolling Thunder led by Johnny Victory
The National Anthem by Sandra Shute
Pledge of Allegiance by Linda Justice
Prayer by Al Bugg
‘A Whole Lot of Patriots’ Song written by David Kent with Operation Song
Guest Speaker David Faulkner
Guest Speaker Susan Hunter
Presentations of Awards to Local Heroes Shane Reeves, Michael Hale, Linda Justice
Properly Folding of the American Flag Rolling Thunder
Properly Retiring an American Flag American Legion Post 279
Taps Rolling Thunder
‘Amazing Grace’ Melissa Andromeda on bagpipe
Closing Prayer Greg Mitchell
Retrieving Flags.. . . . CCVVA, American Legion, Rolling Thunder, Scouts
Music Provided by American Legion Post 279

Special Invited Guest
Congressman, John Rose, US Senator Marsha Blackburn, US Senator Bill Haggerty, State Senator Shane Reeves, State Representative Michael Hale

** Field of Flags is located at 1600 John Bragg Hwy, Woodbury, TN 37190. Parking available at Homeland Community Bank, Cannon County Arts Center, Cross the River Road, and on Jim Cummings Highway to the right of the emergency lane. If inclement weather, Ceremony will take place at the Justin Pemberton Areana at fairgrounds off West Lehman Street, Woodbury.*

3rd ANNUAL

FIELD OF FLAGS

Honoring Our Patriots Serving Our Community Past and Present

WOODBURY, TN

August 28 – September 11, 2025

SPONSORSHIP LEVELS

EVENT	Recognition as an EVENT sponsor with logo and put on field website and in media	12" logo on Field Banner	10 flags Displayed	\$1,000.00
LIBERTY	Recognition as a LIBERTY sponsor with logo and put on field website and in media	8" logo on Field Banner	5 flags Displayed	\$500.00
PATRIOT	Recognition as a PATRIOT sponsor with logo and put on field website and in media	4" logo on Field Banner	3 flags Displayed	\$250.00
INDIVIDUAL			1 flag per Displayed	\$50.00

Your Name _____ Phone number _____

Your address _____

E-mail _____

Check one of the following: ____ Event sponsor@ \$1,000.00
____ CHECK ____ Liberty sponsor@ \$500.00
____ CASH ____ Patriot sponsor @ \$250.00
____ Individual sponsor @ \$50.00 per flag x ____ # flags = \$ _____

Send completed form and payment to: CCVVA Chapter 1146
P. O. Box 237
Woodbury, TN 37190

Flag(s) is ____ IN HONOR OF or ____ IN MEMORY OF

When listing names, if in military list branch, rank, combat tour. If individual Patriot, tell how (Fire fighter, law enforcement, rescue squad, doctor, nurse, ambulance crew member, lineman, blood donor, community volunteer) List names on back or on an attached sheet of paper. Flags will be presented after closing ceremony on 9/11/2025. One individual per flag (if several from same family can put ____ Family)