

masaAssist 
masaassist.com

BLUEPRINT FOR SUSTAINABILITY: ECO-SYSTEMS, PARTNERSHIPS, AND REAL-TIME SERVICE



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WHO WE ARE? **MASAASSIST**

50+ Years as Global Leaders in Emergency Medical Transportation Protection

MASA:
Medical Access &
Service Advantage

2.1M+ Members, 500 Employees Worldwide
\$35B Private Equity Owned
\$59M in Claims Coverage Annually

MASA Assist



30+ Year, 14 Caribbean Markets
1000+ of Flights Coordinated Annually
Insurers, Brokers, Healthcare & Transport Providers
Government & Private Employers

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WHY YOU SHOULD PARTNER WITH MASA ASSIST

Helping Your Members Access Advanced Care When Its Not Available Locally



SHARED FINANCIAL RISK

- Reduced exposure to volatile high-cost emergency transports
- Get members to specialize care in lower cost location

MEMBER SATISFACTION

- Support patients and families thru complex cross logistics
- Insurers, healthcare providers, ground and air transports,.

DIFFERENTED SOLUTIONS

- Highly competitive environments
- Differentiated products create meaningful client value

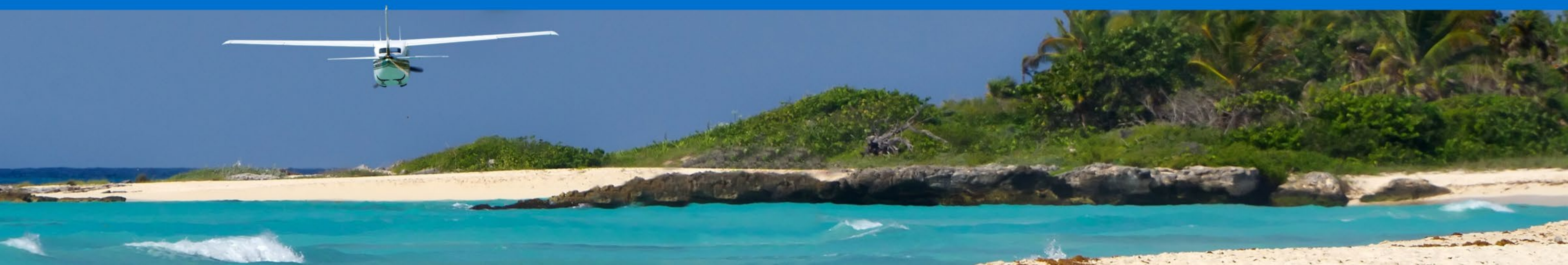
POSITIVE PATIENT HEALTH OUTCOMES

When financial barriers are reduced, complete logistics are coordinated, members are supported, patients access advanced care when it matters most – healthcare outcomes improve

WHY IS MASA DIFFERENT?

We are the most trusted air transportation protection brand in the Caribbean

- ✓ Specialized emergency transport focus - Safely flying members out and bringing them back home
- ✓ Flexible Cross-Border Access to Care - USA, South America and across the Caribbean
- ✓ Technology & AI enabled operations with 24/7 coverage & assistance
- ✓ Built for the Caribbean healthcare realities - companion & minor coverage, coverage for a trip to a rehabilitation center, skilled nursing center, long-term disability care facility, hospice, or your residence



CASE STUDY: PEDIATRIC EMERGENCY

Increasing demand for specialized transport requires new approaches that balance member outcomes, access, and cost sustainability.



The Situation

- Newborn diagnosed with a severe nasal obstruction caused by bony spurs
- Condition compromised the infant's ability to breathe normally
- Specialized surgical intervention was required urgently

The Approval Process

- Both insurer and MASA were contacted for approval
- MASA and Insurer's Medical Director reviewed the case and determined emergency air ambulance transportation was medically necessary
- Insurer was billed for their amount and MASA covered the remaining balance
- MASA Coordinated a time-sensitive transfer from Grenada to Colombia
- MASA Worked directly with transportation providers to ensure rapid access to specialized treatment

MARKET TRENDS:

✔ Volatility in High-Severity Events

- Air ambulance and complex cases are driving unpredictable loss patterns
- Severity, not frequency, is the primary cost driver

✔ The Myth of Low Utilization

- Low claim frequency does NOT mean low financial exposure
- One high-acuity case can materially impact outcomes

✔ Commoditization Pressure

- Market competition is increasingly price-driven
- Brokers and partners are actively seeking real differentiation
- Rising costs for both insurers and MASA make shared-risk models more sustainable

✔ The Execution Gap

- Coverage alone is not enough in cross-border, high-acuity care
- Outcomes depend on coordination, timing, and provider execution

2025 Increases in the Caribbean

42% in Air Ambulance cost
19% in reported incidences

A CHANGING MARKET – REQUIRES DIFFERENT QUESTIONS

INSURERS

- ***BEFORE: Do we cover the event***
- ***TODAY: How do we help members access the care they need while managing long-term sustainability?***

BROKERS

- ***BEFORE: How do we compete on price***
- ***TODAY: How do we create differentiation and meaningful value for our clients?***

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THE FUTURE REQUIRES COLLABORATION



**You focus
on your
business**



**We handle
the
transport**



**Clients get
full service
with 24
other
benefits**

When time is critical, MASA removes the admin — so insurers can focus on care approvals, hospital admission, and what their customers need most.

MASA Assist acts as a complement to your policy — not a competitor.



LOOKING FORWARD

As competition increases, differentiated products become a key driver of customer acquisition, retention, and long-term growth.



 **Product Differentiation**

 **Business Sustainability**

 **Customer Satisfaction**

 **Market Opportunity**

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THANK YOU

FOR YOUR TIME AND ATTENTION

We welcome partnering with you.



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