CREDENTIAL • SCHEDULE • ARRIVE

NEMT GUIDE

Serve scheduled medical trips.

Build trust through reliability.

Measure every arrival.

AUTHORITY | VEHICLE | TRIP | SAFETY

Veteran's Strategic Solutions LLC

START HERE

How to Use This Guide

Read the core guide first. Then use the worksheets to identify the payer, confirm provider enrollment and operating authority, plan the vehicle and coverage, price private-pay work, document passenger needs and trips, invoice the work, track on-time performance, and control driver, vehicle, accessibility, and emergency risks.

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

PASSENGER ASSISTANCE | Reliable service includes safe access, respectful help, and a documented handoff.

PIECE	USE
Core guide	Test the broker or facility relationship, obtain the livery quote, confirm authority, and launch scheduled appointments only.
Operating kit	Use the startup, budget, estimate, trip authorization, invoice, tracker, and compliance pages for every payer and passenger.

CORE GUIDE 01

1. The bet

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

The core assumption: the incumbent's service quality is the opening, not the absence of competition.

The service area may already be served. The opening is a measurable service gap: clean vehicles, answered calls, respectful dispatch, reliable pickups, and completed returns.

The bet is that a broker or a health system, given a clean alternative with a phone that gets answered, will move volume.

The fastest zero-budget test. Find out who holds the non-emergency medical transportation broker contract for your region and ask two questions: are you accepting new providers in my county, and what does it take to get on the list. That call decides whether this is a business or a hobby.

Three ways it fails.

SCHEDULE CONTROL | Broker and facility work depends on answered calls, clear assignments, and visible timing.

CORE GUIDE 01

1. The bet Continued

01 PAYER | 02 COVERAGE | 03 TIMING | 04 SAFETY

Livery insurance. Carrying passengers for money is excluded from every personal auto policy and from most commercial auto policies unless specifically written for it. This is the real cost and it is not small.

Broker rates are set, not negotiated. Medicaid transport pays what it pays. If the rate does not cover the insurance, no amount of service quality fixes it.

One vehicle is one point of failure. A breakdown on a dialysis run is a patient who missed treatment, and that is the kind of failure that ends a contract rather than costing a fare.

PRE-TRIP INSPECTION | Confirm cleanliness, securement equipment, safety supplies, and vehicle condition before every shift.

CORE GUIDE 02

2. Who pays, in their own words

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

Not the passenger — and that is the single most important fact in this document. The rider and the payer are different people, the same structure that makes the job fairs work. The payer is the broker or the health system, and they are measured on missed appointments.

“We need someone who shows up. The last one left a dialysis patient sitting for two hours.”

A smaller private-pay segment sits behind that: the family paying out of pocket for a parent’s out-of-area appointment because the covered options are booked or the rider needs an escort.

BUSINESS LENS	CONTROL
Payer	The rider and payer may be different people.
Coverage	Livery insurance and authority decide the model.
Timing	On-time performance wins and keeps volume.

CORE GUIDE 03

3. The smallest version you can charge for

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

Get on the broker’s provider list with one vehicle, then run scheduled appointments only. No on-demand, no walk-ups, no airport runs.

Scheduled work is the point — appointments are booked days ahead, so demand is knowable rather than guessed at. That is the opposite of a taxi, and it is why the calendar can be planned around it.

BUSINESS LENS	CONTROL
Payer	The rider and payer may be different people.
Coverage	Livery insurance and authority decide the model.
Timing	On-time performance wins and keeps volume.

CORE GUIDE 04

4. What it actually takes

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

Confirm all passenger-carrier, NEMT-provider, vehicle, driver, accessibility, inspection, and insurance requirements before carrying anyone. Check licensing, zoning, and tax rules for your own city and state before starting.

BUSINESS LENS	CONTROL
Payer	The rider and payer may be different people.
Coverage	Livery insurance and authority decide the model.
Timing	On-time performance wins and keeps volume.

CORE GUIDE 05

5. Pricing

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

Broker contracts set their own rates and are not negotiable, so the tiers below apply to private-pay work and to any facility contracting directly.

Price the wait, not just the drive. An out-of-area appointment can mean hours of driving and hours of waiting. A rate that only counts mileage loses money on exactly the trips that look most attractive.

BUSINESS LENS	CONTROL
Payer	The rider and payer may be different people.
Coverage	Livery insurance and authority decide the model.
Timing	On-time performance wins and keeps volume.

CORE GUIDE 06

6. First 90 days and the one metric

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

Days 1–30. Identify the regional NEMT broker and call them. Get a livery insurance quote — until that number exists nothing else can be priced. Confirm the applicable passenger-carrier authority in writing.

Days 31–60. Credentialing: background check, MVR, drug screen, first aid and CPR, passenger assistance. Broker-required, none of it expensive.

Days 61–90. First scheduled runs. Photograph the vehicle clean before every shift — the incumbent's reviews say that is where they lose people.

The one metric: on-time arrival rate. Not trips completed, not revenue. Every complaint in the incumbent's reviews is a timing failure, and the broker measures the same thing. On-time percentage is the only number that wins volume away from someone already holding the contract.

BUSINESS LENS	CONTROL
Payer	The rider and payer may be different people.
Coverage	Livery insurance and authority decide the model.
Timing	On-time performance wins and keeps volume.

CORE GUIDE 07

7. Honest assessment

01 PAYER

02 COVERAGE

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This is the sister line to medical courier and should never be pursued separately. Same buyer, same corridor, same credentialing, same insurance conversation — one health-system relationship supports both, and running them together is what makes either worth the paperwork. But it is second in line. Courier work carries packages; this carries people, and insurance, training and liability all step up accordingly. Prove the courier relationship first, then add passengers to a corridor already being driven.

The rented-minivan version does not work and should stay dead. Standard rental agreements prohibit carrying persons for hire and void the damage waiver on any loss while doing it. This needs an owned vehicle and a policy written for livery, or it does not happen. What can make it winnable is not a market gap but a documented service gap, and service gaps are the kind a one-person operation can attack.

BUSINESS LENS	CONTROL
Payer	The rider and payer may be different people.
Coverage	Livery insurance and authority decide the model.
Timing	On-time performance wins and keeps volume.

CORE REFERENCE

Startup Cost Reference

01 PAYER 02 COVERAGE 03 TIMING 04 SAFETY

The livery quote is the deciding number. Confirm the broker’s vehicle and provider specifications before buying anything.

Item	Cost	Note
Commercial auto with livery coverage	quote required — the largest line	Not optional, not substitutable
Vehicle meeting broker specification	varies	Confirm the spec before buying anything
Background check, MVR, drug screen	$50–150 est.	Broker will require them
First aid and CPR certification	$70–120	Commonly required
Passenger assistance training	varies	Required by many brokers
Scheduling and trip documentation	$0 to start	Broker portals usually supply it
Vehicle signage	$200	Facilities expect an identifiable vehicle

CORE REFERENCE

Private-Pay Pricing Reference

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

Broker contracts set their own rates and are not negotiable. These tiers apply to private-pay and direct-facility work.

Tier	What it is	Price
Local	Local ambulatory trip	$35 each way
Corridor — recommended	Out-of-area appointment, wait time included	$95–150 each way
Contracted route	Standing weekly appointments, invoiced monthly	Quoted per schedule

WORKSHEET 01

Startup Checklist

01 PAYER	02 COVERAGE	03 TIMING	04 SAFETY

DONE	ACTION	OWNER DATE NOTES
☐	Identify the regional NEMT broker and ask whether new providers are being accepted.	
☐	Obtain the correct livery / for-hire insurance quote before spending money.	
☐	Check licensing, zoning, and tax rules for your own city and state before starting.	
☐	Confirm passenger-carrier authority, NEMT provider enrollment, and interstate limits [VERIFY].	
☐	Obtain the broker’s vehicle, driver, inspection, accessibility, and documentation specifications [VERIFY].	
☐	Complete required background, MVR, drug, CPR, first-aid, and passenger-assistance credentials [VERIFY].	
☐	Choose scheduled appointments only and define the initial service corridor.	
☐	Create passenger intake, trip, handoff, cleaning, inspection, invoice, and incident records.	
☐	Confirm a backup vehicle and driver plan before contracted volume [VERIFY].	
☐	Track on-time arrival rate from the first trip.	

WORKSHEET 02

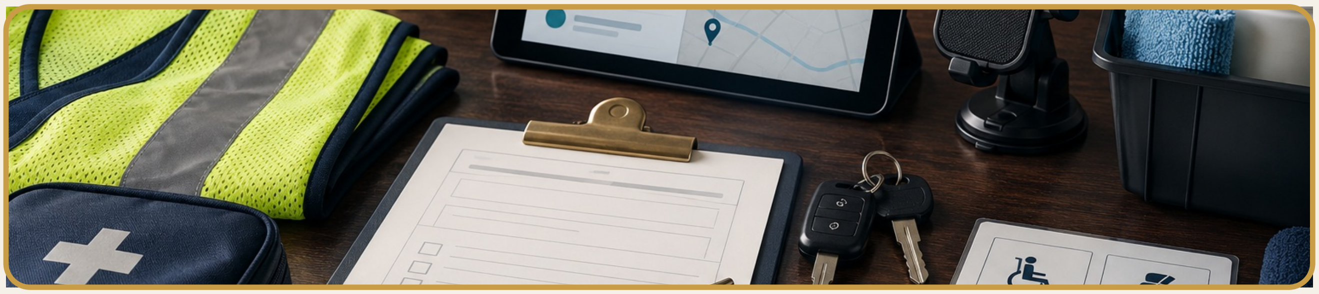
Equipment and Budget Worksheet

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY



OPERATIONS KIT | Route records, safety equipment, cleaning controls, navigation, and vehicle documents travel together.

ITEM	NEEDED	ESTIMATE	ACTUAL	NOTES
Vehicle purchase or financing [VERIFY]				
Livery / for-hire auto insurance [VERIFY]				
Passenger-carrier authority and provider enrollment [VERIFY]				
Commercial registration and inspections [VERIFY]				
Driver screening, MVR, background, and drug testing [VERIFY]				
First aid, CPR, and passenger-assistance training [VERIFY]				
Accessibility and securement equipment [VERIFY]				
Safety, cleaning, and emergency supplies				
Dispatch, navigation, phone, and records				
Fuel, tolls, parking, and maintenance reserve				
Backup vehicle / driver plan [VERIFY]				

BUDGET CONTROL

TOTAL ESTIMATE: _________ TOTAL ACTUAL: _________ CASH RESERVE: _________

WORKSHEET 03

Pricing and Estimate Template

01 PAYER

02 COVERAGE

03 TIMING

04 SAFETY

CLIENT	SERVICE LOCATION	ESTIMATE NUMBER	DATE

SERVICE OR INPUT	BASIS	AMOUNT
Local one-way trip	Distance, assistance, and pickup window	
Wait-and-return trip	Destination and included wait	
Escort / door-through-door help	Written service boundary	
Additional wait time	Rate and approval trigger	
After-hours / early pickup	Written premium	
Mobility accommodation [VERIFY]	Vehicle and securement requirement	
Tolls and parking	Written pass-through rule	
Cancellation / no-show [VERIFY]	Written policy	
Interstate trip [VERIFY]	Authority and coverage confirmed first	
Total estimate		

TOTAL ESTIMATE	DEPOSIT OR AUTHORIZATION	VALID THROUGH

WORKSHEET 04

Passenger Trip Authorization

01 PAYER

02 COVERAGE

03 TIMING

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FIELD	AGREED DETAIL
Passenger, payer, broker, and responsible contact	
Pickup, destination, return, and appointment times	
Passenger contact and emergency contact	
Mobility, transfer, escort, and communication needs	
Wheelchair, device, service animal, and securement needs [VERIFY]	
Medical limitations and non-emergency service boundary [VERIFY]	
Driver, vehicle, and backup assignment	
Included wait time and additional-time authorization	
Stops, tolls, parking, and route limits	
Interstate travel status and authority [VERIFY]	
Pickup / handoff contact and release instructions	
Medication, oxygen, and personal-property boundary [VERIFY]	
Cancellation, no-show, and delay terms [VERIFY]	
Price or broker authorization and payment terms	
Passenger / payer acceptance and signatures	

WORKSHEET 05

Invoice Template

01 PAYER	02 COVERAGE	03 TIMING	04 SAFETY

BUSINESS	CLIENT	INVOICE NUMBER	DATE DUE

DESCRIPTION	QUANTITY	RATE	AMOUNT
Local one-way trip			
Wait-and-return trip			
Escort / passenger assistance			
Additional wait time			
After-hours / early pickup			
Tolls and parking			
Contracted route service			
Approved additional work			

SUMMARY	AMOUNT
Subtotal	
Tax [VERIFY]	
Credits / adjustments	
Total	
Balance due	

WORKSHEET 06

Job Log and Lead Tracker

01 PAYER ________ 02 COVERAGE ________ 03 TIMING ________ 04 SAFETY ________

DATE	LEAD SOURCE	NEED OR SCOPE	QUOTE	STATUS NEXT STEP

TRIP DATE	PICKUP	ARRIVAL	ON TIME	PAYER	FOLLOW-UP

ONE METRIC

ON-TIME ARRIVAL RATE: __________ COMPLETED TRIPS: __________ MISSED OR LATE TRIPS: __________

WORKSHEET 07

NEMT Compliance and Passenger Safety

01 PAYER	02 COVERAGE	03 TIMING	04 SAFETY

Check licensing, zoning, and tax rules for your own city and state before starting.

CHECK	CONTROL	INITIALS NOTES
☐	Licensing, zoning, tax, passenger-carrier authority, provider enrollment, and interstate limits are confirmed [VERIFY].	
☐	Livery insurance, commercial registration, inspections, and payer-contract coverage are confirmed [VERIFY].	
☐	Driver licence, MVR, background, training, fitness, and substance-testing duties are confirmed [VERIFY].	
☐	Pre-trip vehicle, tire, light, fluid, restraint, lift, ramp, cleanliness, and securement checks are documented [VERIFY].	
☐	Passenger identity, mobility, assistance, pickup, handoff, emergency, payer, and privacy instructions are documented.	
☐	Wheelchair, mobility-device, service-animal, oxygen, and accessibility procedures are confirmed [VERIFY].	
☐	Weather, fatigue, illness, infection-control, roadside, crash, missed-trip, and emergency procedures are documented [VERIFY].	
☐	Trip times, route, communications, billing, complaints, incidents, maintenance, and retention records are kept.	

STOP RULE

Do not transport a passenger until the operating authority, NEMT enrollment, livery insurance, vehicle status, driver qualification, passenger needs, route limits, payer authorization, and emergency plan are confirmed.