



LATE · 2026 EDITION

NEMT Business Plan Template 2026

A complete, fill-in-the-blank non-emergency medical transportation business plan covering all 8 sections required by SBA lenders, state Medicaid agencies, and NEMT broker enrollment teams.

- ✓ Executive Summary
- ✓ Market Analysis
- ✓ Financial Projections
- ✓ Operations Plan
- ✓ Marketing Strategy
- ✓ SBA Loan Ready

Company Name: _____

State of Operation: _____

Prepared: _____

Executive Summary

Write this section last. It summarizes every other section of your plan. Keep it to 1–2 pages.

Company Overview

COMPANY NAME e.g., Reliable Care Transport LLC

LEGAL ENTITY LLC (NAICS 485991)

STATE OF OPERATION e.g., Georgia

SERVICE AREA e.g., Fulton and DeKalb County, GA

OWNER(S) Full legal name(s)

LAUNCH DATE TARGET e.g., Q3 2026

Mission Statement

Example: To provide safe, on-time, and dignity-centered non-emergency medical transportation to Medicaid beneficiaries in [County], operating under full ADA, HIPAA, and state Medicaid compliance at every trip.

Business Summary

Describe your company in 3–4 sentences: what you do, who you serve, your service area, and your competitive advantage.

Financial Snapshot

VEHICLES AT LAUNCH e.g., 1 WAV

STARTUP CAPITAL NEEDED e.g., \$28,000

PROJECTED MONTHLY REVENUE (FULL CAPACITY) e.g., \$9,900/month

PROJECTED YEAR-1 NET INCOME e.g., \$28,000–\$35,000

FUNDING REQUEST (IF APPLICABLE) e.g., \$25,000 SBA Microloan for vehicle + insurance

Pro Tip: The financial snapshot above must be consistent with the detailed projections in Section 5. SBA loan officers will compare these figures directly against your P&L and cash flow statements.

NEMT Market Analysis

Industry Overview

Summarize the NEMT industry opportunity. Include: \$9.5B industry size, 6.2% CAGR, 55M annual trips, 73M Medicaid enrollees, 42 CFR 440.170 federal mandate.

Local Market Data

COUNTY MEDICAID ENROLLEES Pull from data.medicaid.gov

DIALYSIS CENTERS IN AREA Count DaVita + Fresenius locations

BEHAVIORAL HEALTH FACILITIES Count from SAMHSA treatment locator

HOSPITALS IN SERVICE AREA Number of acute care facilities

EXISTING NEMT COMPETITORS Search state Medicaid provider database

PRIMARY NEMT BROKER IN STATE e.g., ModivCare, MTM, MAS, Access2Care

Target Patient Populations

Check all populations your business will serve at launch:

- Dialysis patients (3 trips/week, highest volume)

- Behavioral health / outpatient mental health patients

- Chemotherapy / oncology patients

- Medicaid-eligible seniors (specialist + routine care)

- Physical disability / wheelchair users

- Bariatric patients (reinforced WAV required)

- Post-acute / discharge transport

Competitive Advantage

What does your operation do better than existing local providers? Examples: 100% on-time rate target, purpose-built WAV fleet, NEMTAC-aligned compliance, professional billing system from day 1.

SWOT Analysis

STRENGTHS

e.g., ADA-compliant WAV fleet

e.g., Professional billing from day 1

WEAKNESSES

e.g., No revenue history for first 60 days

e.g., Single vehicle limits capacity

OPPORTUNITIES

e.g., 3 dialysis centers underserved in target zip

e.g., Medicare Advantage NEMT expansion

THREATS

e.g., Broker contract renewal affecting rates

e.g., First-year insurance premium surcharge

NEMT Services and Pricing Structure

Services Offered at Launch

SERVICE TYPE	HCPCS CODE	VEHICLE	YOUR STATE RATE	OFFERED?
Ambulatory Transport	A0100 / A0120	Sedan / Minivan	\$__ /trip	Yes / No
Wheelchair Van (WAV)	A0130	Accessible Van	\$__ /trip	Yes / No
Per-Mile Ambulatory	A0160	Any	\$__ /mile	Yes / No
Per-Mile WAV	A0200	WAV	\$__ /mile	Yes / No
Attendant / Escort Fee	A0190	Any	\$__	Yes / No
Stretcher / Gurney Van	A0130 (modified)	Stretcher Van	\$__ /trip	Yes / No

Verify your exact state Medicaid rates at your state's Medicaid fee schedule portal before completing this table.

Private Pay Rate Strategy

PRIVATE PAY AMBULATORY RATE Typically 130–150% of Medicaid rate

PRIVATE PAY WAV RATE Typically 130–150% of Medicaid rate

TARGET PRIVATE PAY MIX (YEAR 1) e.g., 10–20% of total trips

Revenue Projections (Per Vehicle)

VEHICLE TYPE e.g., WAV

TARGET TRIPS PER DAY e.g., 10 trips/day

OPERATING DAYS/MONTH e.g., 22 days

AVERAGE RATE PER TRIP e.g., \$45/trip

PROJECTED MONTHLY REVENUE = $\text{Trips/day} \times \text{Rate} \times \text{Days}$ (e.g., \$9,900)

NEMT Operations Plan

Vehicle Fleet Plan

VEHICLE #	TYPE	YEAR/MAKE/MODEL	NEW OR USED	ADA COMPLIANT	PURCHASE / LEASE
1	WAV	e.g., 2023 Chrysler Pac	Used	Yes — Q'Straint	Purchase
2					

ADA Compliance Documentation

- Ramp slope \leq 1:4 (49 CFR Part 37 compliant)
- Ramp width minimum 30 inches
- 4-point tie-down securement system (Q'Straint or Sure-Lok)
- Lap-and-shoulder occupant restraint belt
- 56" minimum interior headroom at accessible positions
- Fire extinguisher, first aid kit, spill kit installed
- GPS tracking system installed
- Dash camera installed

Driver Staffing Plan

NUMBER OF DRIVERS e.g., 1 full-time driver at launch

CLASSIFICATION Employee or Independent Contractor + legal basis

HOURLY RATE e.g., \$16/hr

Driver Qualification File (DQF) Checklist

Every driver must have all items below completed before their first trip:

- Valid driver's license copy
-

- Annual Motor Vehicle Record (MVR)

- Criminal background check

- Sex offender registry check

- Pre-employment drug test

- CPR/BLS certification (AHA or Red Cross)

- First Aid certification

- PASS training (CTAA-approved provider)

- Defensive driving certificate

- Mobility device securement training

- HIPAA privacy training

- OIG Exclusion List verification (monthly ongoing)

Technology and Dispatch Systems

DISPATCH SOFTWARE e.g., TobiCloud, RouteGenie, Bambi NEMT

MONTHLY SOFTWARE COST e.g., \$199/month

HIPAA-COMPLIANT EMAIL Provider name + BAA status

VIRTUAL FAX SERVICE e.g., eFax, RingCentral Fax

BILLING SYSTEM In-house or outsourced to EliteMed Financials

NEMT Financial Projections

Startup Cost Breakdown

COST ITEM	YOUR ESTIMATED COST	NOTES
Vehicle (purchase / down payment)	\$	New / Used / Financed
Commercial Auto Insurance (Year 1)	\$	New operator: +15–25% surcharge
General Liability Insurance	\$900–\$1,500	
Workers' Compensation	\$	Required if hiring employees
LLC Formation + EIN + Registered Agent	\$100–\$500	
State NEMT License / Certification	\$0–\$500	
Driver DQF (background, drug test, certs)	\$300–\$600	
Dispatch Software (3-month setup)	\$450–\$900	
Website	\$500–\$2,500	
Vehicle Branding / Wrap	\$600–\$1,200	
90-Day Operating Reserve	3 × monthly costs	Critical — Medicaid pays 14–30 days after claim
TOTAL STARTUP COST	\$	

12-Month Profit & Loss Projection

MONTH	GROSS REVENUE	OPERATING COSTS	NET PROFIT/LOSS	CAPACITY %
Month 1 (Enrollment)	\$0	\$5,200	-\$5,200	0%
Month 2 (Enrollment)	\$0	\$5,200	-\$5,200	0%
Month 3 (First Trips)	\$3,960	\$5,200	-\$1,240	40%
Month 4	\$5,940	\$5,200	+\$740	60%
Month 5	\$7,425	\$5,200	+\$2,225	75%
Month 6	\$7,920	\$5,200	+\$2,720	80%
Month 7	\$8,910	\$5,200	+\$3,710	90%
Month 8–12	\$9,900	\$5,200	+\$4,700	100%
Year 1 Total	Est. \$70,000–\$80,000	Est. \$57,000–\$62,000	Est. \$8,000–\$30,000	

Break-Even Analysis

MONTHLY FIXED COSTS \$ _____

VARIABLE COST PER TRIP e.g., \$6–\$8 (fuel + maintenance per trip) _____

AVERAGE RATE PER TRIP \$ _____

$$\text{BREAK-EVEN TRIPS/MONTH} = \frac{\text{Fixed Costs}}{\text{Rate per trip} - \text{Variable cost}}$$

$$\text{BREAK-EVEN TRIPS/DAY} = \frac{\text{Monthly break-even}}{\text{operating days per month}}$$

Funding Sources

OWNER EQUITY / SAVINGS \$ _____

SBA 7(A) OR MICROLOAN Amount requested: \$ _____

EQUIPMENT FINANCING	Vehicle loan amount: \$
FTA SECTION 5310 GRANT	If eligible — covers 80% of vehicle cost
TOTAL FUNDING	Must equal or exceed Total Startup Cost above

NEMT Marketing and Growth Strategy

Broker Enrollment Targets

BROKER NAME	STATES ACTIVE	APPLICATION DATE	ENROLLMENT TIMELINE	STATUS
ModivCare	43+ states	MM/DD/YYYY	4–8 weeks	Pending / Acti
MTM Inc.	Midwest / SE	MM/DD/YYYY	4–8 weeks	Pending / Acti
MAS Transportation	NE / SE	MM/DD/YYYY	4–8 weeks	Pending / Acti
Access2Care	National	MM/DD/YYYY	4–8 weeks	Pending / Acti
State-specific bro	Your state			

Facility Partnership Targets

FACILITY NAME	TYPE	CONTACT PERSON	DATE OF OUTREACH	OUTCOME
DaVita / Freseni	Dialysis Center	Social worker / A		
Hospital name	Hospital Discharge	Discharge plann		

Digital Marketing Plan

WEBSITE LAUNCH DATE Target date

WEBSITE PROVIDER e.g., EliteMed Financials NEMT Website Development

GOOGLE BUSINESS PROFILE Created and verified: Yes / No

TARGET SERVICE AREA KEYWORDS e.g., 'NEMT near me [City]', 'medical transportation [Co

Year 1 Revenue Mix Target

BROKER TRIPS e.g., 70% of total trips

FACILITY PARTNERSHIPS e.g., 20% of total trips

PRIVATE PAY e.g., 10% of total trips

Compliance and Licensing Plan

State Licensing Requirements

YOUR STATE e.g., California

STATE LICENSE TYPE e.g., TCP License (CPUC)

APPLICATION FEE e.g., \$350

PROCESSING TIME e.g., 60–90 days

STATE MEDICAID PORTAL e.g., TMHP, PRISM, CHAMPS, eMedNY

NPI and Medicaid Enrollment

- Type 2 NPI applied for at [NPPES.cms.hhs.gov](https://www.nppes.cms.hhs.gov) (2–5 business days)

- State Medicaid provider enrollment application submitted

- Medicaid EFT direct deposit banking info submitted

- Taxonomy code confirmed: 343900000X (Non-Emergency Transportation)

- Medicaid enrollment approval received (allows billing from this date)

HIPAA Compliance

- Notice of Privacy Practices drafted and posted

- BAA signed with dispatch software vendor

- BAA signed with billing system vendor

- HIPAA training completed for all drivers (documented in DQF)

- HIPAA-compliant email in use for all patient communications

Important: Your Medicaid enrollment *approval date* — not your NPI application date — determines when your first billable trip can occur. Trips completed before enrollment approval

cannot be billed retroactively in most states. Do not start Medicaid trips until you receive written enrollment confirmation.

Management Team and Organizational Plan

Ownership and Management

OWNER / OPERATOR NAME

ROLE e.g., Owner-Operator, CEO

RELEVANT EXPERIENCE e.g., 5 years healthcare administration, driver training

Key Advisors and Service Providers

ROLE	NAME / COMPANY	CONTACT
Business Attorney		
Insurance Broker		
NEMT Billing Services	EliteMed Financials	elitemedfinancials.com
Accountant / CPA		
Website / Digital	EliteMed Financials	elitemedfinancials.com

Staffing Plan (Year 1)

POSITION	FULL/PART TIME	START MONTH	MONTHLY COST
Driver #1	Full-time	Month 1	\$2,560
Driver #2		Month 7+	
Dispatcher		Month 10+	

This template is for informational purposes. Consult qualified legal, financial, and compliance professionals before submitting to any agency or lender.