NEMT Virginia

NEMT New Business Roadmap

Starting a Non-Emergency Medical Transportation business has unique steps that should be taken in the right order. Springer Insurance is here to walk you through the process and insure you properly!

NEMT**Virginia**.com | 804.639.2399

SPRINGER INSURANCE

Planning

- Research
- Decide on Service Area
- Business Plan
- Business Name

Form the Entity

- Start LLC or Corp
- Obtain FEIN
- Register with Dept Of Tax

Vehicle Prep

- Purchase or Lease Vehicle
- Install Equipment (Ramps, GPS, Camera)
- Vehicle Inspection

Certification

- Apply for DMV Certificate of Authority
- Submit Background Check
- Obtain **FILE E** from DMV
- Apply for USDOT if going across state lines

NEMT**Virginia**.com | 804.639.2399

SPRINGER INSURANCE

Insurance Requirements

Auto Insurance

The amount of liability needed is determined by the number of passengers. Minimum limits go from $300,000 up to $1,500,000.

Provide the following to your insurance broker:

- **Business name, FEIN**
- **Personal info for all drivers (DOB, SSN, license)**
- **VIN, vehicle value, and coverage needs**
- **Expected mileage radius, passenger capacity, wheelchair access**
- **Photos of vehicle**
- **Expected annual gross revenue**

Business Insurance

Business Coverage

You may also be required to get Business insurance including:

- **General Liability**
- **Sexual Abuse & Molestation (SAM) Coverage**
- **Workers' Compensation Insurance**

Pro Tip:

This entire process can take a few months or more.

You will need to budget for expenses including insurance premiums during this time.

SPRINGER INSURANCE

Broker Enrollment

- **Research and apply with brokers (Modivcare, Access2Care, Veyo, and Verida)**
- **Review and meet all broker requirements:**
  - **Required insurance levels**
  - **CPR & First Aid certification for all drivers**
  - **Background checks for all staff**
  - **SAM and General Liability certificates**
  - **Upload compliance documents to broker portals**

Staffing and Compliance

- **Hire qualified drivers with clean driving records.**
- **Perform background checks on all employees.**
- **Ensure CPR and First Aid certification for all staff.**
- **Conduct driver training: customer service, defensive driving, HIPAA compliance.**

Set Up Your Business Online

- **Create a business website (professional and ADA-compliant).**
- **Set up a business email and phone line.**
- **Create listings on Google, Yelp, and other directories.**

Operations and Readiness

- Set up routing and dispatching software (or manual logs if starting small).
- Develop trip documentation (logsheets, invoices, service agreements).
- Implement a scheduling system (manual, app, or broker integration).
- Establish record-keeping practices (driver logs, maintenance, payroll).

Launch & Grow

- Complete any final compliance steps from Brokers or DMV.
- Begin receiving trip assignments.
- Track expenses and revenue carefully.
- Gather customer feedback and reviews.
- Explore private-pay or facility contracts for extra income.
- Plan for expansion (additional vehicles, contracts, staff).

NEMT Checklist from Springer Insurance

For starting a Non-Emergency Medical Transport business in Virginia.

	Task	Started	Done
	Initial Planning & Decision-Making		
☐	*** Be financially ready. This may take some time.***		
☐	Decide on your service area and target clientele (e.g., Medicaid patients, private)		
☐	Research NEMT industry laws, requirements, and opportunities in Virginia.		
☐	Draft a business plan (services, pricing, goals, staffing, growth strategy).		
☐	Choose a business name and check for availability in Virginia.		
	Legal Business Formation		
☐	Form an LLC or Corporation (INC) through the Virginia SCC.		
☐	Obtain a Federal Employer Identification Number (FEIN) from the IRS.		
☐	Register your business with Virginia Department of Taxation, if applicable.		
	Vehicle Preparation		
☐	Purchase or lease a suitable vehicle (ADA-compliant if needed).		
☐	Install necessary equipment (e.g., wheelchair lift, GPS, camera system).		
☐	Ensure the vehicle passes Virginia safety inspections.		
☐	Take high-quality photos of your vehicle (interior & exterior).		
	Apply for Certificate of Authority		
☐	Apply through the Virginia DMV for your NEMT Certificate of Authority.		
☐	Submit to a background check required by DMV.		
☐	Obtain a **File-E** form from DMV (Insurance Filing Requirement).		
☐	If transporting across state lines, apply for a USDOT number.		
	Get Insured		
☐	Shop for commercial auto insurance with an A-rated company.		
☐	Ensure the following coverage minimums: •Liability (Up to $1.5 million, depending on vehicle size) •General Liability •Sexual Abuse & Molestation (SAM) Coverage •Workers' Compensation Insurance		

☐	Provide the following to your insurance broker: •Business name, FEIN •Personal info for all drivers (DOB, SSN, license) •VIN, vehicle value, and coverage needs •Expected mileage radius, passenger capacity, wheelchair access •Photos of vehicle •Expected annual gross revenue		
☐	Save at least 3 months' worth of insurance premiums.		
	Broker Enrollment		
☐	Research and apply with brokers (e.g., Modivcare, LogistiCare)		
☐	Review and meet all broker requirements: •Required insurance levels •CPR & First Aid certification •Upload compliance documents to broker portals •SAM and General Liability certificates		
	Staffing and Compliance		
☐	Hire qualified drivers with clean driving records.		
☐	Perform background checks on all employees.		
☐	Ensure CPR and First Aid certification for all staff.		
☐	Conduct driver training: customer service, defensive driving, HIPAA compliance.		
	Set Up Your Business Online		
☐	Create a business website (professional and ADA-compliant).		
☐	Set up a business email and phone line.		
☐	Create listings on Google, Yelp, and other directories.		
	Operations and Readiness		
☐	Set up routing and dispatching software (or manual logs if starting small).		
☐	Develop trip documentation (logsheets, invoices, service agreements).		
☐	Implement a scheduling system (manual, app, or broker integration).		
☐	Establish record-keeping practices (driver logs, maintenance, payroll).		
	Launch & Grow		
☐	Complete any final compliance steps from brokers or DMV.		
☐	Begin receiving trip assignments.		
☐	Track expenses and revenue carefully.		
☐	Gather customer feedback and reviews.		
☐	Explore private-pay or facility contracts for extra income.		
☐	Plan for expansion (additional vehicles, contracts, staff).		