

# Excess Sports Accident Insurance Policy

## Procedures for Parents and Student Athletes

The Sports Accident Insurance Policy (Sports Policy), provided by Huntington University, is offered on an “**excess**” basis to the student athlete’s primary health insurance policy, such as the parent’s plan or any other health insurance. Under this provision, the Excess Sports Policy will always pay secondary to any other valid and collectible health insurance plan. It is the student athlete’s responsibility to initially submit his/her medical claims to the primary insurance policy. Once payment is completed, the remaining balance of expenses not covered by the primary insurance is then submitted to the Excess Sports Policy, and will be based on outstanding amounts (including/excluding applicable deductible).

### **Situation 1:**

If a sports injury occurs and the student athlete **HAS COVERAGE** under a primary insurance policy, these steps **MUST** be followed:

1. An insurance sports accident claim form, available in the Athletic Department, must be completed and signed by both the school staff (Athletic Department or Health Service) and the student athlete or parent. Keep a copy of the claim form for your records. Insurance sports accident claim forms must be submitted to Gallagher Koster within 90 days of the injury, or you may be denied coverage.
2. Obtain an itemized copy of your bill for service(s) relating to the sports injury, usually a **HCFA or UB92** form. Keep a copy of this bill for your records and confirm that the bill contains all of the following:
  - a. **Provider’s Name**
  - b. **Provider’s Address**
  - c. **Tax Identification Number**
  - d. **Date of Service(s)**
  - e. **Type of Service(s) Rendered**
  - f. **The Fee for Each Procedure**
3. Submit the itemized bill(s) to the primary insurance carrier for benefit consideration before making any payments directly, or sending bills to the institution for payment under the Excess Sports Policy.
4. After the primary insurance carrier has made payment, submit a copy of their **Explanation of Benefits (EOB)** statement and the itemized bill(s), along with the completed insurance sports accident claim form, to the athletic department or Gallagher Koster for submission to the Excess Sports Policy.

## **Situation 2:**

If the student athlete's primary insurance carrier denies coverage, or if the student athlete is not covered under any other collectible medical plan, the Excess Sports Policy will cover all eligible reasonable and customary expenses up to the plan maximum (including/excluding applicable deductible).

- A. If the student athlete is denied coverage from the primary carrier (i.e. the HMO/PPO denied benefits due to the student athlete's failure to follow any required pre-certification, or due to services performed by non-network providers), the student athlete will receive a denial letter. Upon receipt of the denial letter, a copy **MUST** be submitted, along with the itemized bill(s) and the completed insurance sports accident claim form to the athletic department or Gallagher Koster for submission to the Excess Sports Policy.
- B. If the student athlete **DOES NOT** have coverage under any other collectible medical plan, these steps **MUST** be followed for submission to the Excess Sports Policy:
  1. An insurance sports accident claim form, available in the Athletic Department, must be completed and signed by both the school staff (Athletic Department or Health Service) and the student athlete or parent. Keep a copy of the claim form for your records. Insurance sports accident claim forms must be submitted to Gallagher Koster within 90 days of the injury, or you may be denied coverage.
  2. Obtain an itemized copy of your bill for service(s) relating to the sports injury, usually a **HCFA or UB92** form. Keep a copy of this bill for your records and confirm that the bill contains all of the following:
    - a. **Provider's Name**
    - b. **Provider's Address**
    - c. **Tax Identification Number**
    - d. **Date of Service(s)**
    - e. **Type of Service(s) Rendered**
    - f. **The Fee for Each Procedure**
  3. Submit the completed insurance sports accident claim form and itemized bill(s) to the athletic department or Gallagher Koster for submission to the Excess Sports Policy.

**NOTE:** An insurance sports accident claim cannot be processed without an itemized bill, an Explanation of Benefits statement or denial letter from the primary insurance and a completed insurance sports accident claim form. **Do not send cash receipts, balance due, balance forward, or past due statements for claims processing or payment.**

**Incomplete submission of information will result in claim processing and payment delay.**

If you have any further questions, please contact:

**Gallagher Koster** – Sports and Special Risk Department

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