

K-12 Accident Insurance Program FAQs

Why is my child's school providing student accident insurance?

Many health insurance plans have high deductibles and plan limits that leave parents with high bills resulting from an unexpected accident. This excess policy, provided by the school, protects students and families from the costs associated with school-time accidental injuries.

Does primary insurance always have to pay first?

Yes. Medical claims must always be submitted initially to your primary insurance policy. Any remaining balance of expenses not covered by your primary will be submitted to the excess policy. The policy will cover the remaining balance of eligible expenses up to the plan maximum (including / excluding applicable deductible)

Does the student's family always have to pay up to the deductible on the policy?

No. If the primary insurance pays up to or over the deductible amount, the deductible is considered met and there is no out-of-pocket expense to the family. This is considered a coordinating deductible.

Does the accident insurance policy pay for up front out-of-pocket expenses such as co-pays and deductibles?

Yes. These charges can be submitted to the accident insurance policy to provide reimbursement for out-of-pocket expenses.

What documents are needed to process a claim?

If your student is involved in a school-time activity / athletic injury, the following documents are needed to properly process a claim:

- **Fully completed Insurance Accident Claim Form** – available through the school's administrative office.
- **Itemized Bill – in the form of a HCFA or UB92.** This can be obtained through the provider. **DO NOT SEND** cash receipts, balance due, balance forward, or past due statements for claims processing or payment. An itemized bill (HCFA or UB92) contains the following information:
 - Provider's Name
 - Provider's Address
 - Tax ID Number
 - Date(s) of Service
 - Type of Service(s) Rendered
 - The Fee for Each Procedure
- **Primary Insurance Explanation of Benefits (EOB)** – you should receive a copy of this from your primary insurance carrier.

Where do I send all of these documents?

Please send all claim forms, itemized bills, primary EOBs, other insurance information and claims correspondence to the claims company, NAHGA Claim Services.

Do I need to have a claim form on file for every injury?

Yes. A new claim form must be filled out for each new injury/accident.

What insurance information do I have to give a provider?

When you go to hospital, Doctor's office, PT clinic, etc, you must remember to tell them you have secondary insurance through your schools accident medical insurance policy. Instruct the provider to bill your primary insurance first and then send the primary EOB and the itemized bill to the claims administrator above. The ID number for the student is the SSN and the Policy Number should be on the accident claim form. If you did not submit the secondary insurance information upon your first visit, please call the provider and tell submit the secondary insurance information to them. If the provider bills the school's student accident insurance policy directly, this will prevent a balance due statement from being sent to the student/parent.

What can cause a delay in processing and paying a claim?

The claims administrator cannot process a claim that is missing one or more of the following documents: the accident/injury claim form, the Itemized Bill or the Primary EOB / denial. We cannot accept balance due, balance forward, or past due statements for claims processing.

- If you submit a balance due/past due statement there will be a delay in processing the claim. The claims administrator will send a letter to you and the provider notifying them that an itemized bill (HCFA or UB92) must be properly submitted.
- If you do not submit your primary insurance EOB, a delay will occur in processing the claim. The claims administrator will send a letter to you and the provider requesting a copy of the primary EOB.
- If you do not have the accident claim form FULLY completed, signed by a school official, and sent to the claims administrator, there will be a delay in processing the claim. Make sure to fill out the "Other Insurance/Primary Insurance" section of the accident claim form.

Who can I contact if I have any questions?

- If you have questions after you submit your claims to NAHGA Claim Services, please contact them at (800) 952-4320. For questions pertaining to the policy and/or covered benefits, and any other general questions please feel free to contact the Diocese's insurance representative; Matthew Deeb, Senior Sports & Special Risk Account Executive at Gallagher Koster, at 617-769-6445 or matthew_deeb@ajg.com