



**Mount Holyoke College Athletics
Excess Athletic Accident Insurance Policy**

Frequently Asked Questions

- Q. What is “**Excess** Athletic Accident Insurance” and why does Mt Holyoke have a policy?
- A. Mt Holyoke Athletics purchases coverage with Gallagher Student Health & Special Risk (GSH&SR) to help cover medical expenses related to an athletic injury that results from a school sponsored/supervised activity. The excess policy pays after any other valid/collectible insurance the student-athlete carries (i.e. the Mt Holyoke Student Health Plan or a parent’s employer plan). The Excess Athletic Accident Insurance will cover expenses left to the patient’s responsibility on their primary insurance Explanation of Benefits (EOB) such as co-pays, deductibles, coinsurance and denied amounts.
- Q. How do I become eligible? How does it work?
- A. Every student-athlete is automatically eligible for coverage under the plan as soon as they are cleared for athletic participation at Mt Holyoke. If a student-athlete is injured while participating in a school sponsored/supervised athletic practice or competition, an accident claim form must be completed and submitted to GSH&SR which then be forwarded to the claims administrator, BMI Benefits.
- Q. Do I still need to have primary insurance, since Mt Holyoke Athletics has this policy?
- A. **YES**, you do. All Mt Holyoke student-athletes are required to have primary insurance. The Excess Athletic Accident policy **ONLY** covers school-sponsored/supervised athletic related injury charges not paid by primary insurance and shown as the patient’s responsibility on the primary insurance EOB. This policy does not cover any bills associated with general illness or non-athletic injuries.
- Q. What documents are needed in order for Excess Athletic Accident Insurance to process a claim?
- A. The provider must submit the following documents to the claims administrator (BMI Benefits):
- 1) **Itemized claim** – The provider will either bill the claims administrator with a **HCFA 1500** or **UB04**, and it will contain the following information:
 - Provider’s Name
 - Provider’s Address
 - Tax ID Number
 - Date(s) of Service
 - Diagnostic Code(s) and Procedure Code(s)
 - The Fee for Each Procedure
 - 2) **Primary Explanation of Benefits (EOB)** – This is a statement from your primary insurance company that outlines what charges will be covered or denied, and what will be left as patient responsibility (co-pay, coinsurance, deductible, etc.).

Q. What is the benefit period for an injury?

A. The benefit period is 2-years / 104 weeks from the date of injury. This is on a per injury basis.

Q. What expenses does the Excess Athletic Accident Insurance policy cover?

A. The policy is designed to cover **most** expenses beyond your primary insurance coverage for **school-sponsored/supervised athletic related accidents and injuries**, up to charges of 100% Usual & Customary.

Q. How will claims be processed?

A. The provider will take down your primary insurance information, as well as the Excess Athletic Accident Policy information. Bills will be sent to your primary insurance for processing. If you remember to present the Excess Athletic Accident Insurance information upfront the providers should automatically send any outstanding balances (in the form of an Itemized Claim + Primary EOB) to BMI Benefits to process under the Excess Athletic Accident policy.

Q. Is there a deductible associated with Excess Athletic Accident Policy?

A. There is a **\$500 deductible**. This means that any sports injury medical charges, from \$500-\$90,000, not covered by your primary insurance, and shown as the student athlete's responsibility on the primary eob, will be paid by Gallagher Student's Third Party Administrator (**BMI Benefits**), up to 100% Usual & Customary. This deductible is a "disappearing" deductible which means it is considered met when primary insurance pays \$500 or more on the covered medical claims.

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

A. BMI Benefits cannot process a claim that is missing one or more of the following documents: the Athletic Accident Claim Form, the Itemized Claim or the Primary EOB / denial. **BMI cannot accept balance due, balance forward, or past due statements for claims processing.**

Q. I just got what looks like a medical bill statement in the mail. What should I do?

A. If the bill is related to a sports injury, please **call the billing department phone number on the statement.** The reason you are most likely receiving the bill is because the provider does not have the Excess Athletic Accident insurance information on the account. Inform the billing department that there is another insurance plan in place, and request that they bill BMI Benefits with a copy of the itemized claim and primary EOB.

Q. What if I already paid the bills I got from a school-sponsored athletic injury after my primary insurance paid? Can I get reimbursed?

A. Yes, you can get reimbursed for costs you have already paid. To do this you need to submit a receipt or some other proof of payment along with the Itemized Claim (HCFA 1500 or UB04) and primary EOBs. Keep in mind it usually takes longer to be reimbursed. For this reason, we try to have providers bill the Excess Athletic Accident insurance up front.

Q. I felt sick and went to the ER without telling my athletic trainer. Will the athletic department's Excess Sports Accident Insurance plan help cover this?

A. The Excess Athletic Accident insurance plan does **not** cover charges due to general illness because it is not caused by Mt Holyoke athletic participation. Therefore, services for general "non-athletic" medical concerns (cold/flu, appendicitis for example) are not covered.

Q. What if I hurt myself playing intramurals or playing another sport in the off season? Will the plan cover me for that?

A. **No**, the Excess Athletic Accident Insurance plan only covers costs for injuries that happen while participating in a school-sponsored athletic practice or competition.

Q. What address should I use when filling out medical forms at offices – my Mt Holyoke or home address?

A. Most students tend to move fairly often, so you should list your home address to make sure bills arrive efficiently. Make sure that your parents let you know if medical bills are received. For international students however, we do recommend always listing their current local address, and properly follow mail forwarding procedures during each move. Postage can get expensive and confusing with international addresses, and mail takes much longer to arrive, possibly delaying the entire claims process.



Gallagher | STUDENT HEALTH & SPECIAL RISK

If you have additional questions regarding the Excess Athletic Accident Insurance policy please feel free to contact Mt Holyoke's Insurance Broker, GSH&SR.

Email: SpecialRisk@GallagherStudent.com
Phone: (877) 345-8928
Fax: (617)479-0860

The Claims Company information for the Excess Athletic Accident Insurance policy is:

BMI Benefits
PO Box 511
Matawan, NJ 07747
P: (800) 445-3126
F: (732) 583-9610