

CLAIM FILING PROCEDURE

1. The initial injury must be assessed by a Lindsey Wilson College Athletic Trainer. All Provider referrals to care outside the training room will be made the Sports Medicine staff.

2. Any medical bills incurred must first be submitted to the athlete's primary health insurance carrier.

3. Lindsey Wilson's Intercollegiate Sports Secondary Accident Medical Plan will consider the claim after it has been processed, or denied, by the student-athlete's primary insurance carrier.

4. The remaining balance can be filed as a claim with the LWC's Secondary Sports Accident Medical Plan as follows:

- Please note that Lindsey Wilson's Athletic Trainers are available to assist in the claim filing process. It is the athlete's responsibility to make sure that medical bills are filed properly and in a timely fashion.
- Work with one of the Lindsey Wilson College Athletic Trainers to complete a Sports Claim Form
- Bring all **itemized medical bills** and the **Explanation of Benefits (EOB)** from your primary insurance carrier (or a copy of the denial letter) to the Lindsey Wilson Athletic Trainer. **Note:** A "balance due statement" does not provide adequate information to process a claim.

This is "secondary" insurance; submit bills to personal insurance first. Lindsey Wilson College's plan cannot issue payment until an Explanation of Benefits has been submitted from the primary insurance carrier.

Claims Administrator

Please submit claims to:

NAHGA Claim Services
PO Box 189
Bridgton, ME 04009-0189

Phone: (800) 952-4320
Fax: (207) 647-4569

Email: ncsp@nahgaclaims.com

Electronic: NAHGA (EDI# 67788)

Group Name: Lindsey Wilson College
Policy #: 13-BSR-101132

Insurance Coordinator

Beth Boisvert
Lindsey Wilson College
Athletic Department
210 Lindsey Wilson Street
Columbia, KY 42728

Phone: (270) 384-8070 or (270) 384-8238

Fax: (270) 384-8078

Email: boisvertb@lindsey.edu

Plan Manager

Borden Perlman Insurance Agency
250 Phillips Blvd, Suite 280
Ewing, NJ 08618
Toll Free (800) 932-4476
Fax (609) 895-1468



LINDSEY WILSON COLLEGE
2019-2020

INTERCOLLEGIATE
SPORTS INJURY
INSURANCE PROCEDURES

This is a general description of procedures that should be followed in the event medical expenses are incurred due to a sports injury.

GENERAL SUMMARY

Every student-athlete participating in intercollegiate sports is required to provide proof of primary insurance. If primary insurance cannot be verified, the Student Athlete will be charged a \$310.00 fee for coverage in the secondary Intercollegiate Sports Accident plan at Lindsey Wilson College. This plan is designed to help absorb the medical costs associated with a claim that is the direct result of an injury incurred during the supervised practice, play, or travel related to an intercollegiate sport.

Coverage is provided on an “excess or secondary” basis. That means that should an injury occur that requires medical attention outside the Athletic Training Facility, claims for reimbursement of medical expenses must first be submitted to your primary health insurance.

It is the responsibility of the athlete to make sure all medical bills are filed in a timely fashion as required by your primary insurance coverage. The Certified Athletic Training Staff will assist in this process, but it is the student-athletes responsibility to submit all necessary information to the LWC Insurance Coordinator.

If a balance remains after your primary insurance has processed the bill, or if the claim is denied, obtain copies of all itemized bills and the Explanation of Benefits (EOB) from your insurance company, or a copy of the denial letter, and work with the LWC Insurance Coordinator to file a claim.

HMO COVERAGE

Many athletes are covered under HMO or other types of managed care plans that have special pre-approval and notification requirements in order for a claim to be considered for payment. It is the student-athlete’s responsibility to know about these requirements and to comply as appropriate.

CLAIM PROVISIONS

It is standard procedure for most insurance policies that the carrier be notified within 30 days that an injury has occurred. Bills should be submitted to the carrier within 90 days from the date of medical service.

SPORTS POLICY SUMMARY

Hartford Fire Insurance Company
Claims Administrator: NAHGA
Policy #: 13-BSR-101132

Maximum Benefit (per injury): \$25,000
Deductible: \$0
Benefit Period: 2 Years
Coverage Type: Excess*

*Excess to any valid and collectible insurance

Benefits are processed on an “Excess or Secondary” basis.

SPORTS POLICY DOES NOT COVER

- Injuries sustained prior to the athlete attending LWC.
- Medical expenses incurred due to sickness or illness, unless it is a direct result of a covered injury.
- Injury not directly related to supervised and official practice, play or travel for the sport.
- Medical expense as a result of un-referred care. Unless an emergency, all care must be referred by the LWC Sports Medicine Staff.

DOCUMENTS REQUIRED FOR PROCESSING A CLAIM

- HCFA (Health Care Financing Administration) or itemized bill from medical provider (NAHGA cannot make payment with any type of statement from provider)
- Explanation of Benefits from the student-athlete’s primary insurance carrier
- Medical records from provider for payments in excess of \$5,000
- Authorization (claim form) from Lindsey Wilson College Athletics