Secondary (Excess) Athletic Accident Insurance Policy
2019-20 Frequently Asked Questions

This is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the school / Policyholder. The Policy is subject to the laws of the state in which it was issued.

Q. What is “Secondary Athletic Accident Insurance” and why does Amherst College have a policy?
A. Amherst Athletics obtains coverage through Gallagher Student Health & Special Risk (Gallagher) to help cover medical expenses related to a covered athletic injury that results from a school sponsored/supervised sports activity. The excess policy pays after any other valid/collectible insurance that the student-athlete carriers (i.e. the Amherst Student Health Plan or a parent’s employer plan, etc.). The Excess Athletic Accident Insurance is designed to cover expenses left to the patient’s responsibility on their primary insurance Explanation of Benefits (EOB), such as co-pays, deductibles, and coinsurance once the $500 deductible has been met.

Q. How does a student-athlete become eligible for benefits under this policy?
A. Every student-athlete is automatically eligible for coverage under the plan as soon as they are cleared for athletic participation at Amherst. If a student-athlete is injured while participating in a school sponsored/supervised athletic practice or competition, an accident claim form will be completed by Amherst’s athletic training staff and submitted to the claims company, BMI Benefits.

Q. Do I still need to have primary insurance since Amherst Athletics has this policy?
A. **YES**, you do. All Amherst student-athletes are required to have primary health insurance. The Secondary 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 company (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:
      o Provider’s Name and address
      o Tax ID Number
      o Date(s) of Service
      o Diagnostic Code(s) and Procedure Code(s)
      o 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. How long is a student-athlete covered under the school’s policy?
A. The policy has a two year benefit period from the date of a covered injury.

Q. What expenses does the Secondary (Excess) Athletic Accident Insurance policy cover?
A. The policy is designed to cover medically necessary treatment for a covered athletic injury. The policy will cover up to 100% of the Usual & Customary (U&C) allowance for a given procedure, after primary insurance’s contribution.

Q. How will claims be processed?
A. If the student-athlete provides both their health insurance information and athletic accident policy information, bills will be sent to your primary health insurance for processing first. Once primary insurance adjudicates the claim, the medical provider should then submit (in the form of an Itemized Claim + Primary EOB) the claim to BMI Benefits to process under the Excess Athletic Accident policy. Please refer to the Claims Filing Procedure Form for additional information.

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 will not be able to process a claim with just the balance due, balance forward, or past due statements.

Q. Is there a deductible associated with Excess Athletic Accident Insurance Policy?
A. There is a $500 per injury deductible. The $500 deductible can be reduced by primary insurance payments towards the student-athletes’ injury claims. This means that eligible medical charges not covered by primary insurance and shown as the patient responsibility on the primary EOB (for eligible medical claims) are covered up to $90,000 per Injury once the sports policy deductible has been reduced or satisfied. The Amherst Athletic policy also covers club student-athletes up to $25,000 per Injury.

Q. Why does the policy cover up to $90,000 per Injury?
A. Amherst is a NCAA Division III member institution, and the NCAA provides “catastrophic” accident medical coverage for all of their member institutions. Their policy has a $90,000 per injury deductible. As such, Amherst has purchased coverage on behalf of their student-athletes to ensure the deductible would be met for eligible injuries. Amherst purchases catastrophic coverage for club sport injuries that has a $25,000 per Injury Deductible.

Q. What if a student-athlete already paid bills that they received from a school-sponsored athletic injury after primary insurance paid? Is there a way to seek reimbursement?
A. Reimbursements can be processed under this policy, however, it can require more work from the student-athlete to track down the necessary documentation once a medical provider has been paid in full. BMI Benefits will need the receipt or other proof of payment in addition to the Itemized Claim (HCFA 1500 or UB04) and primary insurance EOB. Please refer to the Claims Filing Procedure Form for additional information.
Q. If a student-athlete seeks medical treatment for an illness, will the Secondary (Excess) Athletic Accident Insurance plan cover the associated bills?
A. The Secondary (Excess) Athletic Accident insurance plan does **not** cover charges due to general illness because it is not caused by Amherst athletic participation. Therefore, services for general “non-athletic” medical concerns (cold/flu, appendicitis for example) are not covered under this plan.

Q. Are dental injuries covered under this policy?
A. **Yes**, the Secondary (Excess) Athletic Accident Insurance plan does cover dental injuries to sound and natural teeth. In order to have dental claims processed (since coverage with BMI Benefits is excess to all other valid and collectable insurance) the dental provider would need to bill both the student-athlete’s dental insurance and health insurance policies before claims would be eligible for payment under the Secondary (Excess) Athletic Accident policy.

Q. What address should I use when filling out medical forms at offices – my Amherst or home address?
A. Most students tend to move fairly often, so we recommend that you list your home address to make sure bills arrive efficiently. If you list your home address, be sure to ask your parents or guardians to 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.

*Do you still have additional questions?*

Amherst’s Insurance Broker, Gallagher Student Health & Special Risk can help answer any policy related or coverage related questions.

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

If you have questions regarding where to submit claims or if you need to check the status of claims you should contact BMI Benefits, the claims company.

- **BMI Benefits**
  - **Phone:** (800) 445-3126
  - **Fax:** (732) 583-9610
  - **E-mail:** Clerk@BobMcCloskey.com