

## CLAIM FILING PROCEDURE

1. The initial injury must be assessed by a Certified Athletic Trainer, who will assist with referrals to off-campus facilities, if necessary.

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

3. Balances remaining after family coverage has processed, or denied, the claim will be considered by the College's Sports Accident Policy.

4. If a balance remains after family insurance has processed bill, or if the claim is denied, or if the athlete has no other family insurance, file a claim against the College's Sports Accident Policy as follows:

- Obtain and complete a Sports Claim Form (available at the Athletic Training Facility or on Administrative Concept's website).
- Attach a copy of all **itemized bills** and the **Explanation of Benefits (EOB)** from your Carrier (or a copy of the denial letter) to the Claim Form. **Note:** A "balance due statement" does not provide adequate information to process a claim.
- Remember, the Certified Athletic Trainers are available to assist in the claim filing process, but, it is the athlete's responsibility to make sure that medical bills are filed properly and in a timely fashion. Make sure you respond to any correspondence from the Carrier.

-----  
**Claims Administrator:** PAYOR # 22384  
Administrative Concepts, Inc.  
1-888-293-9229 or [www.visit-ACI.com](http://www.visit-ACI.com)  
Submit Claims to: 994 Old Eagle School Road  
Suite 1005  
Wayne, PA 19087-1802

*This is "secondary" insurance, submit bills to personal insurance first.*

### **For General Questions:**

 **Collegiate Insurance Resources**

1-800-322-9901 or [www.cirstudenthealth.com/messiah](http://www.cirstudenthealth.com/messiah)

## PPO NETWORK



For a list of participating providers:

1-800-6722140 (voice)

[www.multiplan.com](http://www.multiplan.com)

## CLAIMS ADMINISTRATOR

### **ADMINISTRATIVE CONCEPTS, INC.**

994 Old Eagle School Road

Suite 1005

Wayne, PA 19087-1802

1-888-293-9229 (voice)

610-293-9229 (voice)

610-293-9299 (fax)

[www.visit-ACI.com](http://www.visit-ACI.com)

## PLAN MANAGER



172 Bechtel Road

Collegeville, PA 19426-2830

1-800-322-9901

[www.cirstudenthealth.com/messiah](http://www.cirstudenthealth.com/messiah)

# MESSIAH COLLEGE

---

## 2010-2011 DEPARTMENT OF ATHLETICS

---

### 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 at Messiah College is covered under a Sports Accident Insurance Policy issued to the College. The policy is designed to help absorb the medical costs associated with an injury 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 family insurance.

It is the responsibility of the athlete to make sure all medical bills are filed in a timely fashion as required by your family insurance coverage ... the Certified Athletic Training Staff does not assist in this process.

If a balance remains after your family insurance has processed the bill, or if the claim is denied, send a copy of all itemized bills and the Explanation of Benefits (EOB) from your insurance company, or a copy of the denial letter, to our Sports Policy Claims Administrator. Details regarding how to file a claim against the College’s sports accident policy can be found on the back of this brochure.

## 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 athlete’s responsibility to know about these requirements and to comply as appropriate.

## UNINSURED STUDENT-ATHLETES

Athletes with no family insurance should fill out a Sports Insurance claim form immediately upon the receipt of a sports related medical bill. Follow the claim filing instructions outlined in this brochure.

## CLAIM PROVISIONS

It is standard procedure for most insurance policies, that the Carrier be notified within 30 days that an injury has been incurred. Bills should be submitted to the Carrier within 90 days from the Date of Service.

It is the athlete’s responsibility to follow-up on requests for additional information from a Carrier or claims administrator. Failure to communicate with the Carrier can ultimately cause an otherwise coverable claim to be denied. Failure to address these issues can also lead to personal credit problems.

## REQUIRED REPORTING

An Insurance Information Form and an Informed Consent Form are mailed to the parents / guardians of all incoming and returning athletes prior to the start of the athletic season. Failure to return the completed forms prior to the start of the academic year will result in the delay of an athlete’s participation. This delay will continue until the forms are completed and returned to the Athletic Training Facility.

All athletes should carry medical insurance for non-sports medical situations that may arise. Please see a Certified Trainer with any questions.

## SPORTS POLICY SUMMARY

### **BCS INSURANCE COMPANY**

Policy # BSA-00124

Maximum Benefit	...	\$ 90,000
Deductible	...	\$ 0
Benefit Period	...	2 Years

*Benefits are Processed on an “Excess or Secondary” Basis.*

## SPORTS POLICY DOES NOT COVER


- Injuries sustained prior to the athlete attending the College.
- 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.

*A complete list of provisions, benefits, exclusions and definitions can be found in the Policy issued to the College. It is available for review in the Athletic Training Facility.*

Cut out the card below and use for sports related injuries.

-----  
**Messiah College**

Intercollegiate Sports Injury Insurance  
BCS Insurance Company / Policy #:BSA-00124

**PPO Network:**  MultiPlan

*To receive maximum benefits use In-Network providers.  
Use providers as directed by your athletic trainers.*

Find a Provider: 1-800-672-2140 or [www.multiplan.com](http://www.multiplan.com)

\_\_\_\_\_  
Insured’s Name