



Indiana Wesleyan University – Athletics FAQ – Excess Sports Accident Insurance Policy

- Q. What is “**excess** insurance” and why does IWU have a policy?
- A. Indiana Wesleyan University Athletics purchases a policy with Gallagher Koster to help cover athletic-related medical expenses. The concept of it is to prevent our student-athletes from incurring excessive expenses due to athletic related accidents and injuries. To do this, our plan covers expenses that might not be covered by a student-athlete’s primary insurance plan.
- Q. How do I become eligible? How does it work?
- A. Every varsity athlete is automatically covered by the plan as soon as you are medically cleared to play. If you become injured, while participating in an athletic practice or competition, your team’s athletic trainer should help you fill out a claim form. We send a copy of that form into our excess insurance company, keeping the original.
- Q. Do I need to have a claim form on file for every injury?
- A. **Yes.** A new claim form must be filled out for each new injury. Furthermore, once you are cleared and return to play from an injury, a re-injury to the same body area would require another (completely new) claim form. Make sure to see your team’s athletic trainer in order to fill out a claim form.
- Q. How do I know if I filled out or signed a Sports Injury Claim Form?
- A. If you don’t remember filling it out or signing it, check in with your team’s staff athletic trainer. They should be able to quickly look up if we have the proper form on file.
- Q. Do I still need to have primary insurance, since IWU Athletics has this policy?
- A. Having primary medical insurance is not mandatory at Indiana Wesleyan University. But be aware that if you do not have primary insurance through your parents, or through the Student Health Plan at IWU, a letter will be required from your parents’ employers stating that you are not covered under their policies. And you will be responsible for paying the \$250 deductible before the Excess Sports Accident policy kicks in.
- Q. What expenses does the Excess Sports Accident Insurance policy cover?
- A. The policy is designed to cover **most** expenses beyond your primary insurance coverage for **athletic related accidents and injuries**, up to charges of 100% Usual & Customary. This includes co-pays, co-insurance, deductibles, etc. Speak to a staff athletic trainer for more details concerning the policies schedule of benefits.

Q. Is there a deductible associated with Gallagher Koster’s Excess Sports Accident Policy?

A. There is a **\$250 deductible**. This means that any intercollegiate sports injury medical charges, from \$250-\$25,000, not covered by your primary insurance, will be paid by Gallagher Koster, up to 100% Usual & Customary. This deductible is a “coordinating” or “disappearing” deductible which means it is considered met when primary insurance pays \$250 or more on the covered medical claims.

Q. What insurance information do I have to give a provider?

A. When you go to hospital, Doctor’s office, PT clinic, etc, you must remember to bring the ***Excess Sports Accident Insurance card***. This card can be obtained through your athletic trainer. The card should then be presented with your primary insurance card to assist with ensuring that billing information is clear from the initial visit.

Q. How will claims be processed?

A. The provider will take down your primary insurance information, as well as the Excess Sports Accident Policy information. Bills will be sent to your primary insurance for processing. Any outstanding balances will then be sent to Gallagher Koster, to process under the Excess insurance plan.

Q. What documents are needed in order for Gallagher Koster to process a claim?

A. The provider will send Gallagher Koster the following documents:

- 1) **Itemized bill** – This is called a **HCFA** or **UB92**, and it 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
- 2) **Primary Explanation of Benefits (EOB)** – This is a statement from your primary insurance company that outlines what charges will be covered and what the patient might owe. If a primary insurance company denies charges for one reason or another, a **DENIAL** will be sent instead of an EOB.

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

A. Gallagher Koster cannot process a claim that is missing one or more of the following documents: the sports 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.**

- Q. I just got what looks like a medical bill statement in the mail. What should I do?
- A. Bring it in and have one of our athletic trainers look at it. If it is a bill, and is related to treatment for an athletic injury, we will submit it to Gallagher Koster for processing. Do not just drop your bills off to the athletic training room, or send them to us. We need to see you when we look at the bill, to offer further suggestions if follow up is needed.
- Q. What if I already paid the bills I got from an 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 EOBs and itemized bills. Keep in mind it usually takes longer for these to be reimbursed. For this reason, we usually try to have providers “bill” you for fees that are usually paid at the time of office visits. In other words, try to avoid paying any fees to providers up front, so they can be paid by the Excess Sports Accident Policy instead.
- 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. Our excess sports insurance plan will **not** cover charges due to general illness, because these are usually not caused by Indiana Wesleyan 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**, our excess sports insurance plan only covers costs for injuries that happen while participating in varsity athletic practice or competition.
- Q. Can I go to any doctor or provider for treatment, or do I have to use the IWU provided physicians for the excess sports accident insurance policy to cover costs?
- A. Our excess sports accident policy will cover services from **any provider**, for charges up to 100% Usual & Customary, as long as the provider bills your primary insurance first (creating an EOB and itemized bill). This includes physicians in any insurance network, and other providers such as chiropractors, etc.
- Q. What address should I use when filling out medical forms at offices – my Indiana Wesleyan University address or home address?
- A. Most students tend to move fairly often, so you should probably list your home address to make sure bills arrive efficiently. Make sure that your parents let you know when 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.