Connecticut College – Athletics
FAQ – Excess Sports Accident Insurance Policy

Q. What is “excess” insurance and why does Connecticut College have a policy?
A. Connecticut College 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 and club sports 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 Connecticut College Athletics has this policy?
A. YES, you do. All full time students must have a primary insurance policy, and you must be a full time student to be a varsity or club sport athlete. Our excess sports accident policy ONLY covers varsity and club sport athletic related injury charges not paid by primary insurance. It does not cover any bills associated with general illness or non-athletic injuries.

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, etc. Speak to a staff athletic trainer for more details concerning the policies schedule of benefits.
Q. What is the benefit period to incur bills/claims?
A. The benefit period is 2-years/104 weeks from the date of injury. This is on a per injury basis.

Q. Is there a deductible associated with Gallagher Koster’s Excess Sports Accident Policy?
A. There is a $10,000 deductible. This means that any intercollegiate varsity sports injury medical charges, from $10,000-$90,000, not covered by your primary insurance, will be paid by Gallagher Koster, up to 100% Usual & Customary. The maximum limit for club sport injuries is $25,000. There is also a club sports catastrophic policy in place to cover injuries with medical expenses above $25,000. The above deductible is a “coordinating” or “disappearing” deductible which means it is considered met when primary insurance pays $10,000 or more on the covered medical claims.

Q. I am covered by the College’s Student Health Plan or the Accident Medical Only Plan. What does this mean for my sports injuries?
A. The Accident Medical Only Plan covers intercollegiate sports related injuries at 100% of Usual & Customary to from $0-$10,000 per injury. These payments are applied toward the $10,000 deductible on the excess sports policy.

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:
   o Provider’s Name
   o Provider’s Address
   o Tax ID Number
   o Date(s) of Service
   o Type of Service(s) Rendered
   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 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 received 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 Gallagher Student’s secondary insurance info on the account. Inform the billing dept that there is secondary insurance, and they have to send Gallagher Student a copy of the claim and primary EOB. The provider should then send Gallagher Student the necessary paperwork to process the claim and you should not get billed in the future.

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 Connecticut College athletic participation. Therefore, services for general “non-athletic” medical concerns (cold/flu, appendicitis for example) are not covered.

Q. Can I go to any doctor or provider for treatment, or do I have to use the Connecticut College 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 College 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.