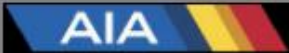


HeadStrong Concussion Insurance - Beginning with the 2016-17 school year, the AIA Executive Board was pleased to share that the AIA has secured HeadStrong Concussion Insurance as a reimbursable benefit of membership. For a nominal rate per student athlete, the individual has 'first dollar' coverage (zero deductible) for concussion assessment and treatment.

'Even if' the parent does not have insurance, or has a higher deductible, this plan is in place. No longer does a parent or student need to worry about seeking treatment or assessment for a concussion based on insurance or cost. The AIA is proud that the AIA Executive Board approved this very affordable benefit to the membership. This is a tremendous opportunity to provide initial concussion care without financial worry to athletes and their families.

Concussion Insurance Program Guide



The HeadStrong Concussion Insurance Program was specifically developed to insure student athletes from the high cost of concussion treatment and neurological follow up that may be required after a suspected concussion.

The student athlete has 'first dollar' coverage (zero deductible) for concussion assessment and treatment.

Coverage is secondary/excess to any other valid and collectable insurance but will become the primary payor, if no other insurance is available.

Program Highlights Include:

- \$0 deductible and no Co-pays
- Tele-med Services, when needed
- No restrictions on specific doctors
- No referrals needed for treatment
- No internal limits
- No specific procedure maximums
- Neurological follow up care When medically necessary and billed at U&C.

Headstrong Concussion Insurance Policy Information

Arizona Interscholastic Association
Broker: Dissinger Reed
Third Party Administrator (TPA): K&K Insurance
Insurance Carrier: Nationwide Life Insurance Company – AM Best Rated A+XV

- **Policy #:** JXS0000030047100
- **Coverage Period:** August 1, 2018 – August 1, 2019
- **Deductible:** \$0 per claim
- **Eligible Person:** All athletes participating in a Covered Activity
- **Covered Activities:** Participating in practice or play of sports governed and/or sponsored by the AIA
- \$25,000 per injury medical maximum
- 1-year benefit period (Benefits will be payable for 1 year from the injury date)
- Usual and Customary 100%
- Accidental Death & Dismemberment \$5,000
- Accidental Death and Dismemberment Aggregate \$250,000


How to file a claim:

kk.newpaclaims@kandkinsurance.com
 Fax: (260) 459-5915
 Phone: (800) 237-2917

K&K Insurance/Specialty Benefits
 1712 Magnavox Way
 Ft. Wayne, IN 46804

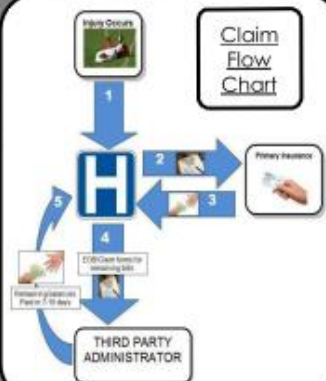
Please submit the completed and signed claim form along with itemized bills and EOB's from the primary insurance carrier. The more information you can provide upfront, the better. Claims payments are expedited with CLEAN submissions allowing us to pay you providers quickly.

Third Party Administrator



www.kandkinsurance.com


Claim Flow Chart



HOW TO SUBMIT A CLAIM UNDER THE CONCUSSION PROGRAM

- 1) Submit the incident report within 365 days of the injury.
- 2) Make certain that the incident report is completed in its entirety, including the policy number (JXS0000030047100), with accurate and detailed injury information and how the accident happened.
- 3) The incident report **MUST BE SIGNED** by a representative of the school. **INCIDENT REPORTS WHICH ARE NOT SIGNED, WILL DELAY THE CLAIM.**
- 4) Physician billings on CMS1500 forms and hospital/facility billings on UB04 forms would be preferred as these forms contain all the necessary coding required to process a claim. See bullets #5 & 6 for additional instruction regarding bills.
- 5) If the injured participant has primary insurance, each bill should be submitted with the primary insurance Explanation of Benefits or denial.
- 6) If the injured participant has primary insurance, all providers should be informed of the primary insurance information so they are billed first, and the K&K information for the concussion program insurance billed second.
- 7) When the injured participant does not have primary insurance, we have agreements through PPO networks that allow many bills to be reduced with contractual discounts. We encourage injured participants NOT to pay claims in advance of submitting them to us, so these discounts can be used.

PRIMARY CONTACT



Justin Vandewynkle
 8700 Indian Creek Pkwy
 Ste 320
 Overland Park, KS 66210
 913-491-6385
jvandewynkle@dissingerreed.com

