



## Secondary Athlete Insurance Coverage

When accidents occur, we provide our athletes with the very best care possible. Our insurance company is Gallagher Koster Insurance, 500 Victory Rd., Quincy, MA 02171. If there is a question regarding Briar Cliff University's athletic accident insurance coverage, please contact Gallagher Koster Insurance. Our service representative is Bridget Shea.

### INSURANCE COVERAGE

Briar Cliff's athletic department's insurance policy is a secondary coverage with a \$500 deductible for athletic accidents that occur while participating in official team conditioning, practices, or intercollegiate sporting events, including sponsored and authorized team travel. (Intramurals, pick-up games, practicing or conditioning on your own or before and after official practice times, pre-existing conditions, etc. are not covered.) A member of the coaching staff must be present for it to be considered an official event.

If the athlete's primary insurance coverage is an HMO or PPO plan, the athlete is responsible for choosing medical providers in Sioux City. Policy guidelines need to be followed to ensure that maximum benefits are received. Some policies require preauthorization. Any amount written off by the athlete's primary insurance, as a result of a provider agreement or because the charge is deemed excessive, cannot be filed on the athletic department's secondary plan.

Injuries need to be treated by the athletic trainer or by a medical provider within 90 days of the accident date. The athletic trainer should be notified before seeking medical treatment, unless it is an emergency.

### CLAIM PROCEDURE:

A: To avoid a delay in payments, at your first visit to a medical provider, give them your primary insurance and our secondary insurance information. Cards are available in the training room.

B. After the primary has paid, the medical provider needs to send the proper insurance billing forms (most commonly called a HCFA, or UB92) showing the diagnosis and billing codes and the primary explanation of benefits to our insurance company. They no longer come to the athletic department. If you receive bills in the mail, contact the provider to make sure it has been filed with Gallagher Koster Insurance.

C. The athletic trainers will fill out a claim form for Gallagher Koster Insurance. The athlete must sign to verify the information is correct.

### TIMELINE

The accident must be reported and treatment started with our trainers or a medical provider within 90 days of the accident. Insurance claims can be filed for medical treatment received within two years from the date of the accident. If you make the decision to postpone medical treatment until postseason or summer, you are responsible for receiving treatment within the timeframe allowed by all insurance companies involved.

IN SUMMARY, when an accident happens:

1. Athletes must notify the athletic trainer.
2. Athletes must make sure a claim form has been filled out and signed.
3. Insurance claims are filed with the athlete's primary insurance first.
4. Medical providers or the athlete must file secondary insurance.

The information presented here is not to be construed as a complete explanation of the BCU athletic department's insurance policy but as a guide to help athletes obtain the most benefit from the policy. Further information can be obtained by directly contacting the athletic department.