

GENERAL INSURANCE INFORMATION

1. All students are required to have a primary insurance while a full time student at McKendree University.
2. McKendree University does not guarantee that all claims will be eligible for payment.
3. All intercollegiate accidents must be reported immediately to the Athletic Training Room.
4. All claims must be submitted to the student's primary insurance carrier first.
5. After claims have been submitted to the student's primary insurance all excess bills will be submitted to McKendree University's insurance policy. (See claim filing procedures)
6. The student athlete must get a claim form from the athletic training office and is responsible for filling out the appropriate sections. (See claim filing procedures #3)
7. The student athlete is responsible for bringing in his/her own itemized bill, EOB, HCFA 1500 and UB92 to the athletic training office or health services. (See claim filing procedures # 3,5)
8. No athletes are covered under McKendree University's excess insurance policy for accidents that occur during the summer months.

CLAIM FILING PROCEDURES

If you are unsure about any one of the following requirements, please contact your Student Insurance Coordinator or NAGHA Claim Services at 800-952-4320.

1. An accident must be reported to the Student Insurance Coordinator with 24 hours following the accident. Accidents incurred during supervised practice or play of a sport must be reported to the athlete's Certified Athletic Trainer immediately following the injury.
2. The claim form must be completed and signed by the student within 180 days from the date of loss. All subsequent medical bills must be received within 6 months from the date of service.
3. If the student is insured by an HMO, PPO or similar arrangement, the HMO or PPO should be contacted for proper instruction or authorization on covered health care. HMO & PPO plans must be utilized. If you do not use the facilities or services of the HMO, PPO or similar arrangement, medical benefits may be reduced by 50%.
4. The coverage afforded by this plan provides benefits in EXCESS of any other coverage the student may have. The Insurance Section in Part 1 of the Claim Form must include insurance information for BOTH parents if the student is under 24 years of age or a spouse if they are married. Blank lines or N/A are acceptable only for international students.

5. Incomplete Claim Forms will result in a processing delay. Allow up to 4 weeks for processing after all information is received.
6. Please ensure that all bills are itemized, listing the patient's name, date of service, diagnostic code, service code and the provider's tax identification number. (HCFA 1500 and UB92 forms are preferable)
7. All eligible charges submitted must be accompanied by an Explanation of Benefits (EOB) from the primary insurance carrier(s).
8. File only one Claim Form per loss (Accident). Once the initial Claim Form has been filed, additional information submitted should be identified with the institution's name and policy number.

FREQUENTLY ASKED QUESTIONS

1. What is covered under McKendree University's insurance policy? **Accidents only. Illnesses are not covered under McKendree University's policy.**
2. I received an injury playing intercollegiate athletics (game, practice, off season conditioning etc.) for McKendree University. What do I do? **You must report the injury immediately to the Athletic Training Room.**
3. I think I need to go to the emergency room. What should I do? **If it is an emergency go to the emergency room or call 911. When returning back to campus, report it immediately to the Athletic Training Room.**
4. I think I need an x-ray or need see an MD (non-emergency). What should I do? **You must report the accident immediately to the Athletic Training Room. The Athletic Training Staff will help set up the appropriate appointments.**
5. I have a bill from an accident that occurred. Should I ignore it? **NO!**
6. What should I do with my bills? **You must make sure that it has been submitted to your primary insurance first!**
7. What should I do if I have bills after it has been submitted to my primary insurance? **You must fill out the appropriate claim form and bring in to the Athletic Training Room the appropriate bills and forms. See Claim Filing Procedures.**
8. Does McKendree University receive a copy of my bills from the provider? **NO! You must bring them into the Athletic Training Office or Health Services yourself.**
9. Can't McKendree University request the bills, HCFA 1500, UB92 and or EOBs for me? **NO! Privacy laws prohibit us from requesting those for you.**