Q. What is “excess insurance” and why does Colby-Sawyer have a policy?
A. Colby-Sawyer 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 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 Colby-Sawyer 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 athlete. Our excess sports accident policy ONLY covers (varsity) 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 after the $500 per injury deductible. 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 $500 deductible. This means that any intercollegiate sports injury medical charges, from $500-$90,000, 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 or the student / parent pays $500 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 the staff athletic trainers look at it. If it is a bill, and is related to treatment for an athletic injury, the staff athletic trainer will confirm with Gallagher Koster submit it for processing. Do not just drop your bills off to the athletic training room, or send them to Gallagher Koster. Utilizing the staff athletic trainer to review your medical bill statement, helps to avoid delays and expedites follow ups if needed.
Q. What if I already paid the bills I accrued from an athletic injury after my primary insurance paid? Can I get reimbursed?
A. Yes, you can be 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 an office visit. 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 Colby-Sawyer 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 Colby-Sawyer 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 after the $500 per injury deductible, 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 Colby-Sawyer 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.

Q. If my primary insurance is a HMO or PPO plan and denies/reduces benefits paid because services provided to treat an injury were either rendered by a Non-Preferred Provider or Received outside of the network’s service area, will the sports accident insurance pay?
A. No, the sports accident policy does not have coverage for HMO/PPO denial. Therefore, please make sure you utilize your primary insurance appropriately.

Q. Are pre-existing conditions covered by the sports accident policy?
A. This policy covers injuries/accidents that occur during the policy effective dates while participating in Colby-Sawyer athletics that are sponsored and supervised by the college. If you have an older/previous condition and injury that you re-injure while at Colby-Sawyer, you would be covered by this policy as long as you were cleared to play by a team physician. Please make sure to reference any previous injury and condition to the physician when receiving your clear to play.