



Introduction to
HeadStrong Concussion Insurance Program

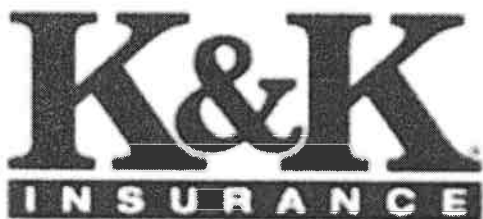
Wisconsin Interscholastic Athletic Association

April 26, 2017

For program year: 2017-2018

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WIAA—HeadStrong Concussion Insurance

The WIAA has secured HeadStrong Concussion Insurance beginning with the 2017-2018 School Year

Premium: \$1.50 per Participant (PAID IN FULL BY WIAA)

Eligible Person(s):

All athletes, grades 6-12, participating in a Covered Activity.

Covered Activities:

Participating in practice or play of sports governed and/or sponsored by WIAA.

Definition of Injury

For the Accidental Medical Expense benefits, the following definition of Injury applies:

A bodily injury which is:

1. Directly and independently caused by a specific Accidental contact with another body or object;
2. A source of loss that is sustained while the Insured Person is covered under the Policy and while he or she is taking part in a Covered Activity.
3. Resulting in a concussion.

Definition of Concussion

A Specific brain injury defined as a complex pathophysiological process affecting the brain, induced by trauma to the brain and diagnosed by a Physician practicing within the scope of his or her license.



Concussion Insurance Program Guide

Headstrong Concussion Insurance Policy Information

Wisconsin Interscholastic Athletic Association

Broker: Dissinger Reed

Third Party Administrator (TPA): K&K Insurance

Insurance Carrier: Nationwide Life Insurance Company – AM Best Rated A+XV

The HeadStrong Concussion Insurance Program was specifically developed to insure student athletes from the high cost of concussion treatment and neurological follow up.

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.

- Policy #: XXXXXXXXXXXXX
- Coverage Period: August 1, 2017 – August 1, 2018
- 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 WIAA
- \$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_newspclaims@kandkinsurance.com



Fax: (260) 459-5915
Phone: (800) 237-2917



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

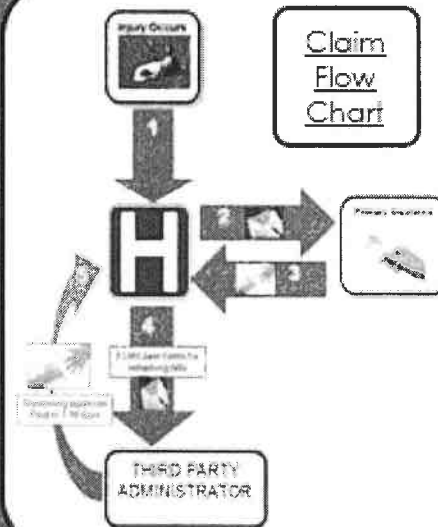
Please submit the completed and signed claim form along with itemized bills and EOB's from the primary insurance carrier. The more information you can provide upfront, the better. Claims payments are expedited with CLEAR submissions allowing us to pay your providers quickly.

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 (), 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 PFO 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



James Maxwell

1660 School St.
Ste 101A

Moraga, CA 94556

Phone: (415) 517-4545

jmaxwell@dissingerreed.com



HeadStrong Program Resources: Important Documents

To file a claim:

1. Incident Report

- Must be signed by school administrator
 - Ideally a person present at time of accident
- When possible, submit prior to treatment from provider/specialist

2. Other Insurance Questionnaire

- Submit along with Incident Report
- Ensures prompt claims payment
- Minimizes paperwork for student/family
 - Submit **even if**:
 - No existing primary insurance
 - primary insurance denies or does not cover provider

K&K Insurance OTHER INSURANCE QUESTIONNAIRE

NAME OF CLAIMANT: _____ DATE OF BIRTH: _____

RELATIONSHIP TO STUDENT: FATHER MOTHER

K&K Insurance K&K INCIDENT REPORT

DATE OF INCIDENT: _____ TIME OF INCIDENT: _____

LOCATION: _____

NAME OF STUDENT: _____ DATE OF BIRTH: _____

SPORTS PARTICIPATION: _____

INJURY: _____

DATE OF SERVICE: _____

INSURANCE: _____

COMPLETE ALL SECTIONS AND FAX OR MAIL IMMEDIATELY TO:
 K&K INSURANCE GROUP, INC., P.O. BOX 2336, FORT WAYNE, IN 46821-2336

Accompanying information:

1. Concussion Insurance Program Guide

- Single-page
- Customized to WIAA

2. Dear Provider Letter

- Printed/signed on School/District/WIAA letterhead
- Advises provider's billing department
- Simplify process for all parties to ensure proper billing and payment.

3. Frequently Asked Questions

- Assist student/family with using the insurance
- Will update and customize to be WIAA-specific
- Minimize school administrator disruptions

Headstrong Concussion Insurance - Frequently asked questions:

Headstrong is an 11/11 accident plan. What does that mean?



Concussion Insurance Program Guide

Headstrong Concussion Insurance Policy Information
 Wisconsin Interscholastic Athletic Association
 Broker: Challenger Select
 Third Party Administrator: K&K Insurance

- **Coverage Period:** August 1, 2017 - August 1, 2018
- **Coverage Limit:** \$100,000
- **Eligible Person:** All athletes participating in a Covered Activity
- **Coverage Includes:** Participating in practice or official sports competition as defined by the WIAA
- **Coverage Excludes:**
 - Pre-existing injuries
 - Intentional acts
 - Suicide
 - Acts of God
 - Acts of War
 - Acts of Terrorism
 - Acts of Riot
 - Acts of Unlawful Violence
 - Acts of Unlawful Intimidation
 - Acts of Unlawful Harassment
 - Acts of Unlawful Stalking
 - Acts of Unlawful Sexual Assault
 - Acts of Unlawful Sexual Harassment
 - Acts of Unlawful Sexual Abuse
 - Acts of Unlawful Sexual Exploitation
 - Acts of Unlawful Sexual Trafficking
 - Acts of Unlawful Sexual Abuse or Exploitation
 - Acts of Unlawful Sexual Harassment or Abuse
 - Acts of Unlawful Sexual Exploitation or Abuse
 - Acts of Unlawful Sexual Trafficking or Abuse

How to file a claim:

1. Complete and return the Concussion Insurance Claim Form to the Third Party Administrator (K&K Insurance).
2. Provide a copy of the Concussion Insurance Claim Form to the School/District.
3. Provide a copy of the Concussion Insurance Claim Form to the Headstrong Concussion Insurance Program Guide.
4. Provide a copy of the Concussion Insurance Claim Form to the Headstrong Concussion Insurance Program Guide.

WIAA TO REMEMBER & CLAIM UNDER THE CONCUSSION PROGRAM:

1. Submit the Concussion Insurance Claim Form to the Third Party Administrator (K&K Insurance) within 30 days of the injury.
2. Make certain that the Concussion Insurance Claim Form is correctly filled out and includes all necessary information.
3. If the Concussion Insurance Claim Form is not correctly filled out, the Third Party Administrator (K&K Insurance) will contact the School/District for clarification.
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PRIMARY CONTACT:
 K&K Insurance
 10000 North Meridian Road
 Fort Wayne, IN 46821-2336
 Phone: 317.434.1000
 Fax: 317.434.1001
 Website: www.kandk.com

HeadStrong



Headstrong Concussion Insurance - Frequently Asked Questions

Headstrong is an excess accident plan. What does that mean?

1. *The Insurance will pay for covered charges after the primary insurance has been exhausted.*
2. *Also referred to as "secondary policy" - in that it will pay secondary to any primary insurance in place.*
3. *The insurance will also pay for any covered charges the primary insurance will not cover (including deductibles, co-pays, any other out-of-pocket charges).*

How do I submit a claim?

Full details are provided in the Program Guide. You will need to fill out and submit a claim form (incident report), and Other Insurance Questionnaire to:

K&K Insurance/Specialty Benefits

1712 Magnavox Way - Ft. Wayne, IN 46804

Fax: (260) 459-5915

Phone: (800) 237-2917

Email: kk.newpaclaims@kandkinsurance.com

I have primary insurance, what policy should I give to the provider?

It is best to give the provider BOTH: primary insurance information and the K&K information for the concussion program. The provider should then work directly with K&K to bill primary insurance first, and the Headstrong Concussion Insurance second.

On the claim form: Insured Representative. Who is a Member School Administrator?

This can be a school administrator, athletic trainer, coach or another school representative. It is best to have the school representative be a person who was present at the time of the accident.

Do I need a referral to see a concussion specialist?

There are no restrictions on specific doctors, and no referral is needed.

What is the policy deductible?

The policy deductible is \$0. The insurance offers first dollar coverage for concussion assessment and treatment. The insurance will pay for out-of-pocket costs remaining from the student's primary insurance (co-pay, deductible, treatment not covered), or will become the primary payor, if no other insurance is available.

I already paid the provider out-of-pocket, will the insurance reimburse me directly?

Yes. Please submit claim form, other insurance questionnaire, along with Bills and Explanation of Benefits to K&K Insurance. It is recommended to contact K&K Insurance prior to paying for services out of pocket.

What events are "covered events?"

Participating in practice or play of sports governed and/or sponsored by the Wisconsin Interscholastic Athletic Association (WIAA)