

K-12 Accident Insurance Program FAQs

Why is my child's school providing student athletic accident insurance?

Many health insurance plans have high deductibles and plan limits that leave parents with high bills resulting from an unexpected accident. This excess policy, provided by the school, protects students and families from the costs associated with school-time athletic injuries.

Who is Gallagher Student Health & Special Risk and BMI Benefits?

Gallagher Student Health & Special Risk manages the student accident insurance program for the school and BMI Benefits is the claims administrator for the plan. You will submit all claims to BMI Benefits as they will process the claims for payment.

Does primary insurance always have to pay first?

Yes. Medical claims must always be submitted initially to your primary insurance policy. Any remaining balance of expenses not covered by your primary will be submitted to the excess policy. The policy will cover the remaining balance of eligible expenses up to the plan maximum.

Does the accident insurance policy pay for up front out-of-pocket expenses such as co-pays and deductibles?

Yes. These charges can be submitted to the accident insurance policy to provide reimbursement for out-of-pocket expenses.

What documents are needed to process a claim?

If your student is involved in an athletic injury, the following documents are needed to properly process a claim:

- **Fully completed Insurance Accident Claim Form** – available through the school's administrative office.
- **Itemized Bill – called Fifteen Hundred or UB form**. This can be obtained through the provider. **DO NOT SEND** cash receipts, balance due, balance forward, or past due statements for claims processing or payment. An itemized bill (Fifteen Hundred or UB form) contains the following information:
 - Provider's Name, Provider's Address, Tax ID Number
 - Date(s) of Service, Type of Service(s) Rendered including CPT and ICD-9 Codes
 - The Fee for Each Procedure
- **Primary Insurance Explanation of Benefits (EOB)** – you should receive a copy of this from your primary insurance carrier.

Where do I send all of these documents?

Please send all claim forms and other correspondence to BMI Benefits.

What insurance information do I have to give a provider?

When you go to hospital, Doctor's office, PT clinic, etc, you must remember to tell them you have secondary insurance through your schools student accident medical insurance policy. Instruct the provider to bill your primary insurance first and then send the primary EOB and the itemized bill to BMI Benefits. If you did not submit the secondary insurance information upon your first visit, please call the provider and tell submit the secondary insurance information to them. If the provider bills the school's student accident insurance policy directly, this will prevent a balance due statement from being sent to the student/parent.

What can cause a delay in processing and paying a claim?

The claims administrator cannot process a claim that is missing one or more of the following documents: the accident/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.

Who can I contact if I have any questions?

If you have questions after you submit your claims to BMI Benefits, please contact them at 800-445-3126



**Gallagher Student Health & Special Risk
Student Accident Insurance Team Contact Sheet**

Archdiocese of Cincinnati

Resource	Responsibilities	Contact Information
Charlie Eisenbies Account Executive Gallagher Student Health & Special Risk	<ul style="list-style-type: none">• Global account management issues• Renewal Planning• Plan Implementation• Escalated requests or problem resolutions• Focus on sports and special risk insurance needs for colleges & universities, K-12 public and private institutions	Charlie_Eisenbies@ajg.com 800-457-5599, x6458
Gallagher Student Health & Special Risk Client Support Team	<ul style="list-style-type: none">• Day to day account management• Benefit Questions• Claims Assistance	specialrisk@gallagherstudent.com 877-345-8928
Claims Company	<ul style="list-style-type: none">• Claims processing• Online claims status• Benefit Questions• Claims Assistance	BMI Benefits, LLC. Matawan, NJ 07747 Ph: 1-800-445-3126 Fax: 732-583-9610

Important Note: All claims forms, itemized bills and primary insurance EOBs should be submitted directly to BMI Benefits. If you have claim questions, you should contact BMI Benefits directly. If you have any issues or concerns, feel free to contact Gallagher Student Health & Special Risk directly at the contact information above.