

Diocese of Houma-Thibodaux

Student Accident Insurance  
Claim Form Instruction Sheet

The Diocese purchases accident medical insurance that is intended to cover costs not covered by your primary health insurance carrier. You are eligible to file a claim for accidents involving your child that occurred during a school-related activity. **What/who is covered?**

All enrolled students of the Policyholder. Students are covered during all school time, supervised and sponsored activities of the Policyholder. Coverage extends to interscholastic sports, including football. Coverage also extends to Day Care Students, CCD Students, Youth Group Participants and Summer Camps.

1. **BMI Benefits Accident/Injury Claim Form:** Part 1A must be completed and signed by the school. All other sections must be completed by the parent/guardian. If you are employed, but do not have insurance, please state “NO INSURANCE” and provide us with a statement from your employer noting that the claimant has no insurance. Otherwise, our office may submit an insurance questionnaire to your employer to be used as verification of no dependent coverage.
2. **You must attach copies of your primary carrier’s Explanation of Benefits (EOB) and all itemized medical bills (known as HCFA’s, UB-04’s or UB-92’s). The itemized medical bills should show the ICD-9 and CPT codes for the services provided, as well as other necessary information for insurance processing. Balance due statements are not itemized bills.**
3. If you have already paid the medical service provider and wish to be reimbursed directly, please attach a paid receipt or statement that verifies the payment along with the itemized bills and primary EOBs.
4. Submit the completed claim form, itemized bills and primary insurance Explanation of Benefits to BMI Benefits, LLC. Claims can be submitted via mail or fax.

<u>Fax</u> 732-583-9610	<u>Mail</u> BMI Benefits, LLC. P O Box 511, Matawan, NJ 07747	<u>Phone</u> 1-800-445-3126
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**\*The claims administrator for the policy is BMI Benefits, LLC. BMI is the company on behalf of the insurance carrier that processes and pays the medical claims. Gallagher Student Health & Special Risk works as the insurance representatives on behalf of the diocese, Schools and parents and should be contacted if you have any issues or concerns. All direct claims submission and claim status questions should be addressed to BMI Benefits.**

5. You may contact BMI Benefits at 800-445-3126 to discuss your claim. Please be aware that settlement of your claim may take several weeks to process. When contacting BMI Benefits, please have your claim form available to ensure prompt assistance.
6. Please feel free to contact the Diocese’s insurance broker, Gallagher Student Health & Special Risk, if you have any difficulties completing the form or processing the claim.

## Student 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 Diocese of Houma-Thibodaux. BMI Benefits is the claims administrator which actually processes the medical claims on behalf of the insurance carrier. You will submit all claims to BMI Benefits.

### **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**
- **Itemized Bill – in the form of a HCFA or UB92/UB04.** 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 (HCFA or UB92/UB04) 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, itemized bills, primary EOBs, other insurance information and claims 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.