

TIPS FOR SUBMITTING PARTICIPANT CLAIM UNDER THE USA HOCKEY EXCESS MEDICAL PLAN

If you are a registered USA Hockey member and you are injured while participating in a USA Hockey sanctioned activity, follow these procedures:

- At the hospital or doctor's office, always provide them with your individual, employer health plan, union plan, etc., information as your primary plan AND then provide them with your USA Hockey plan information as your secondary plan. Our 800 number on your membership card will allow them to call us for details of the plan. If you have no other insurance, then your USAH plan will be the primary plan.
- By giving the medical providers both your primary and secondary information, they will automatically send us the proper itemized medical bill and your primary insurance Explanation of Benefits (EOB), thereby, removing this responsibility from you of collecting the proper information to send with your USAH claim. By following this instruction, your USAH claim administrator will be able to contact the medical providers to request information without being told they cannot release anything to us because we are not on file with them.
- The USAH plan requires that treatment following an injury must occur within 30 days from the injury date.

THE NEXT BUSINESS DAY

- Call your local program administrator to request a claim form, or if you do not know who to call locally, please call USA Hockey at 800 566 3288, x123.
- **DO NOT DELAY** getting a claim form or submitting to K&K Insurance. The policy has a timely filing provision and you do not want to jeopardize your claim by not filing within the required time. Upon receipt of your claim, we send an acknowledgement letter and highlights of the coverage/limitations of the plan. By filing your claim after your injury, you are made aware of this information early. **DO NOT WAIT UNTIL YOUR PRIMARY INSURANCE HAS COMPLETELY FINISHED YOUR CLAIM BEFORE SENDING IN YOUR USAH CLAIM FORM.**
- Make sure your claim form has been signed in the appropriate places by the appropriate designated persons.
- Make sure your claim form is submitted along with documentation of your USAH membership.
- **ONLY CLAIMS ARISING FROM A USAH SANCTIONED ACTIVITY WILL BE HONORED.**
- Whether provided by the medical provider or directly from you, medical bills must be in an itemized format with dates of service, diagnosis codes, and procedure codes.
- If submitting as a secondary claim, each itemized bill must be accompanied by your primary insurance Explanation of Benefits (EOB), whether this is provided by the medical provider or by yourself.
- If you have paid any of your medical expenses, please indicate that clearly on the medical bills so that payment will be sent to you.

IF YOU HAVE QUESTIONS ABOUT YOUR CLAIM AFTER IT HAS BEEN FILED

- Call K&K Insurance at 800/237-2917, Option 2.