

Student Athletic Accident Process

If a student athlete is hurt during practice or a sporting event a claim form needs to be completed by the parent or guardian, and then given to Mr. Otis for his signature. He will then forward it to the Business Office where the claim will be submitted to A-G Administrators, the insurance company. When the claim is submitted via email the parent or guardian will then be copied on the submission because they will then need to work directly with AG Administrators to provide any detailed medical bills as well as an Explanation of Benefits from their personal insurance. Below is the process they have outlined.

1. Claim Form

The claim form enables A-G Administrators to start the process for the treatment of injury.

To avoid delays in claim processing please be sure the “other insurance” portion of the claim form is completed in full. The claim form must be signed by an organization’s official such as an administrator, coach or athletic trainer.

2. Itemized Bills

A-G Administrators requires all provider invoices that apply to the injury.

Please include copies of all medical bills, showing the name and address of the provider of service, date of service, type of service and charges. We typically require a CMS-1500 (HICF) or UB04 form from the provider (they will know what these are). Account statements or “balance due” statements are helpful, but do not contain all the information needed to process the charges.

3. Explanation of Benefits

Explanation of Benefits defines coverages from other health insurance providers.

If you have other medical insurance, all medical bills must be first submitted to that carrier for their determination of eligibility. If the charges are not paid in full by the other medical insurance carrier, A-G Administrators will need to see that carrier’s EOB prior to considering eligibility for benefits. If you have no primary medical insurance, the need for an “EOB” will not be applicable to your claim.