**CLAIMS FILING PROCEDURE**

1. All intercollegiate sports injuries must be reported and evaluated by a Ramapo College Athletic Trainer. If you have a medical emergency, please call 911 or go the emergency room immediately. All other care will be referred by the University Sports Medicine Staff. This plan will only consider injuries caused by participation in intercollegiate athletics.

2. In all cases all medical bills incurred must first be submitted to the athlete’s primary health insurance carrier, unless Medicaid or other government sponsored plan is primary.

3. The University purchases a secondary accident medical plan and will only consider the medical expense after primary insurance has responded with a denial or payment. Every student-athlete must provide their personal or primary insurance information to the Sports Medicine Staff.

4. All correspondence from medical providers must be forwarded to the University Sports Medicine Staff:

* Please note that Ramapo College’s Athletic Trainers are available to assist in the claim filing process. It is the athlete’s responsibility to make sure that medical bills are filed properly and in a timely fashion.
* It is imperative that the Student Athlete cooperate with and bring all correspondence from primary insurance and medical providers to the Sports Medicine Staff. Lack of cooperation will result in unpaid bills and collection notices.
* Bring all **itemized medical bills** and the **Explanation of Benefits (EOB)** from your primary insurance carrier (or a copy of the denial letter) to the Ramapo College Sports Medicine Staff. **Note:** A “balance due statement” does not provide adequate information to process a claim.

*This is “secondary” insurance, and all medical expense must be submitted to your personal insurance first.*

**CLAIMS ADMINISTRATOR**

**Please submit claims to:**

**NAHGA Claims Services**

**Electronic: NAHGA (EDI# 67788)**

**Mailing:**

**NAHGA Claims Services**

**PO Box 189**

**Bridgton, ME 04009**

TELEPHONE (800) 952-4320

FAX (207) 647-4569

**PLAN MANAGER**

CBIZ Borden Perlman Sports

Ewing, NJ 08628

Toll Free (800) 932-4476

Fax (609) 895-1468

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**RAMAPO COLLEGE**

**2024-2025**

**DEPARTMENT OF ATHLETICS**

INTERCOLLEGIATE

SPORTS INJURY

INSURANCE PROCEDURES

This is a general description of procedures that should be followed in

 the event medical expenses are

incurred due to a sports injury.

**GENERAL SUMMARY**

Every student-athlete participating in intercollegiate sports at Ramapo College is covered under a sports accident insurance policy issued to the University. The policy is designed to help absorb a claim associated with medical cost that is the direct result of an injury incurred during supervised practice, play, or travel related to an intercollegiate sport.

Coverage is provided on an “excess or secondary” basis. That means that, should an injury occur that requires medical attention outside the athletic training facility, claims for reimbursement of medical expenses must first be submitted to your primary health insurance.

It is the responsibility of the student-athlete to make sure all medical bills are filed in a timely fashion as required by your primary insurance coverage. The Sports Medicine Staff can assist in this process, but it is the student-athlete’s responsibility to submit all necessary information to NAHGA, the claims administrator for this plan.

If a balance remains after your primary insurance has processed the bill, or if the claim is denied, obtain copies of all itemized bills and the Explanation of Benefits (EOB) from your insurance company, or a copy of the denial letter, and forward to the Sports Medicine Staff to file a claim.

**HMO COVERAGE**

Many athletes are covered under HMO or other types of managed care plans that have special pre-approval and notification requirements in order for a claim to be considered for payment. It is the athlete’s responsibility to know about these requirements and to comply as appropriate.

**CLAIM PROVISIONS**

It is standard procedure for most insurance policies that the Carrier be notified within 30 days that an injury has been incurred. Bills should be submitted to the Carrier within 90 days from the date of medical service.

**INTERCOLLEGIATE SPORTS ACCIDENT SUMMARY**

**The Hartford**

Claims Administrator: NAHGA Claims Services

Policy #: 13-BSR-102075

Maximum Benefit (per injury): $90,000

Deductible: $0

Benefit Period: 2 Years

Coverage Type: Excess\*

\* Excess to any valid and collectible insurance. Benefits are processed on an “Excess or Secondary” basis unless there is no primary personal insurance or that plan is a Medicaid or government sponsored plan. In either of these instances the Excess Intercollegiate Sports Accident plan should respond as primary for covered medical expense.

Any expense from sickness or illness is not a

covered expense under this plan unless it is a

direct result of a covered injury.

**SPORTS POLICY DOES NOT COVER**

* Pre-existing injuries will not be considered unless the student athlete has been cleared to play by the attending physician.
* Medical expenses incurred due to sickness or illness, unless it is a direct result of a covered injury.
* Injury not directly related to supervised and official practice, play, or travel for the sport.
* Injuries that result from participation in Club and Intramural Sports

**REQUIREMENTS FOR PROCESSING A CLAIM**

The Sports Medicine Staff will assist all student athletes that need to file a claim. Medical expenses as a direct result from accidental injuries that occurred during participation in intercollegiate athletics should be submitted to this plan. The following will be required in order to process a claim:

* HCFA (Health Care Financing Administration) or itemized bill from medical provider (NAHGA cannot make payment with any type of statement from provider)
* Explanation of Benefits (EOB) from the student-athlete’s primary insurance carrier
* Authorization (claim form) from Ramapo College
* In some situations, medical records may be required