

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 Archdiocese, protects students and families from the costs associated with school-time injuries.

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

Gallagher Student Health & Special Risk manages the student accident insurance program for the Archdiocese of Seattle. 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.

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 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.