Gallagher | Student Health & Special Risk

Diocese of Tulsa
Student Accident Insurance Claim Form Instruction Sheet

1. **Gallagher Student Health & Special Risk/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 your child is uninsured please indicate on the claim form that there is no primary insurance and request a copy of the "Statement of No Insurance" Form to signed and returned.

2. **Ensure you give the medical provider BMI Benefit's information for billing purposes (see below). The provider will then submit all necessary paperwork for processing claims.** If you choose to submit claims yourself, you must attach copies of your primary carrier's Explanation of Benefits (EOB) and all itemized medical bills (known as Fifteen Hundred or UB form). 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 to BMI Benefits. Claims can be submitted via mail, fax, or e-mail.

Fax	Mail	Email
732-583-9610 Attn: Diocese of Tulsa Student Accident Claims	BMI Benefits, LLC PO Box 511 Matawan, NJ 07747	LisaC@BobMcCloskey.com

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.

K-12 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 school and BMI Benefits is the claims administrator for the plan. You will submit all claims to BMI Benefits as they will process the claims for payment.

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** – available through the school's administrative office.
- **Itemized Bill – <u>called Fifteen Hundred or UB form</u>**. 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 (Fifteen Hundred or UB form) 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 and other 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