



Introduction to
HeadStrong Concussion Insurance Program

Wisconsin Interscholastic Athletic Association

April 26, 2017

For program year: 2017-2018

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The WIAA has secured HeadStrong Concussion Insurance beginning with the 2017-2018 School Year

Premium: \$1.50 per Participant (PAID IN FULL BY WIAA)

Coverage Period: August 1, 2017—August 1, 2018

Eligible Person(s):

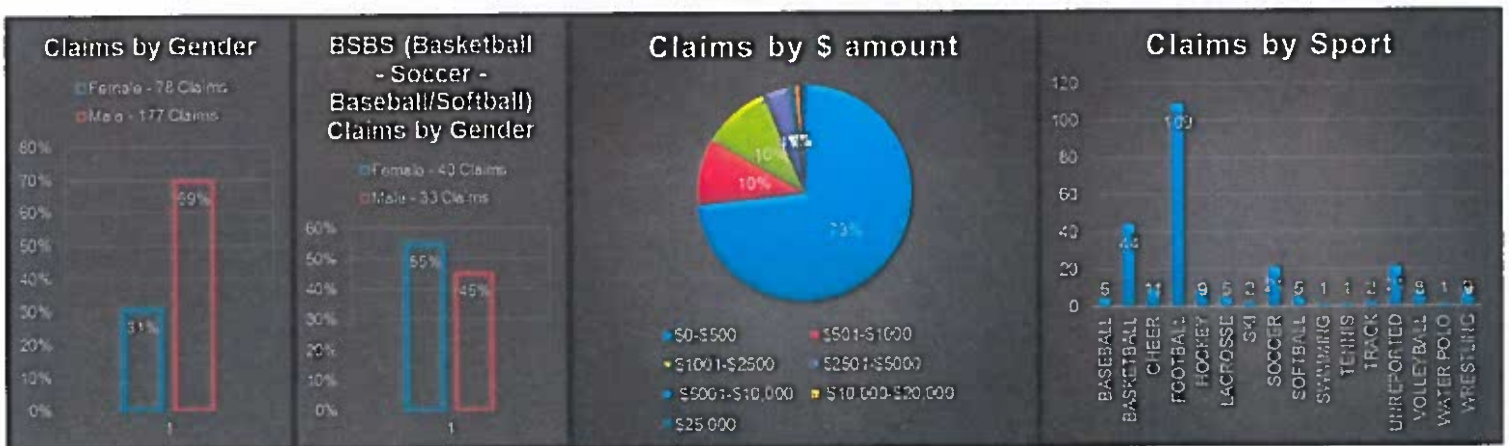
All athletes, grades 6-12, participating in a Covered Activity.

Covered Activities:

Participating in practice or play of interscholastic sports under the jurisdiction of the WIAA. Interscholastic Sports and Activities Include:

Baseball, Basketball, Cross Country, Football, Golf, Gymnastics, Hockey, Soccer, Softball, Swimming & Diving, Tennis, Track & Field, Volleyball and Wrestling. Includes traveling directly to and from a scheduled event as a representative of the school while traveling in transportation sponsored by the school.

Summary of HeadStrong Program 2015-2016: 242,000 participants



HeadStrong Program 2016-2017 (current year): 363,000 participants

3 States with 100% participation: Michigan, Montana, Arizona

2 States with partial participation: California, Missouri

HeadStrong 2017-2018: Projecting 600,000 participants:

4 States with 100% participation: Michigan, Montana, Arizona, Wisconsin (project 2-4 others to join)

4 States with partial participation: California, Missouri, Louisiana, Texas

Growth in HeadStrong participation increases long-term stability and participant cost.

HeadStrong Program Resources: Important Documents

To file a claim:

1. Incident Report

- Must be signed by school administrator
 - Ideally a person present at time of accident
- When possible, submit prior to treatment from provider/specialist

2. Other Insurance Questionnaire

- Submit along with Incident Report
- Ensures prompt claims payment
- Minimizes paperwork for student/family
 - Submit even if:
 - No existing primary insurance
 - primary insurance denies or does not cover provider

The image shows two overlapping forms from K&K Insurance. The top form is the 'OTHER INSURANCE QUESTIONNAIRE' and the bottom form is the 'K&K INCIDENT REPORT'. Both forms contain various fields for personal information, accident details, and insurance coverage.

Accompanying information:

1. Concussion Insurance Program Guide

- Single-page
- Customized to WIAA

2. Dear Provider Letter

- Printed/signed on School/District/WIAA letterhead
- Advises provider's billing department
- Simplify process for all parties to ensure proper billing and payment.

3. Frequently Asked Questions

- Assist student/family with using the insurance
- Will update and customize to be WIAA-specific
- Minimize school administrator disruptions

This block contains two documents. The top document is titled 'Headstrong Concussion Insurance - Frequently asked questions:' and includes the WIAA logo and contact information. The bottom document is the 'Concussion Insurance Program Guide', which provides detailed information about the insurance policy, including coverage details, how to file a claim, and contact information for K&K Insurance.



Concussion Insurance Program Guide

Headstrong Concussion Insurance Policy Information Wisconsin Interscholastic Athletic Association

Broker: Dissinger Reed

Third Party Administrator (TPA): K&K Insurance

Insurance Carrier: Nationwide Life Insurance Company – AM Best Rated A+XV

The HeadStrong Concussion Insurance Program was specifically developed to insure student athletes from the high cost of concussion treatment and neurological follow up.

The student athlete has 'first dollar' coverage (zero deductible) for concussion assessment and treatment.

Coverage is secondary/excess to any other valid and collectable insurance but will become the primary payor, if no other insurance is available.

Program Highlights Include:

- \$0 deductible and no Co-pays
- Tele-med Services, when needed
- No restrictions on specific doctors
- No referrals needed for treatment
- No internal limits
- No specific procedure maximums
- Neurological follow up care When medically necessary and billed at U&C.

- Policy #: XXXXXXXXXXXX
- Coverage Period: August 1, 2017 – August 1, 2018
- Deductible: \$0 per claim
- Eligible Person: All athletes participating in a Covered Activity
- Covered Activities: Participating in practice or play of sports governed and/or sponsored by the WIAA
- \$25,000 per injury medical maximum
- 1-year benefit period (Benefits will be payable for 1 year from the injury date)
- Usual and Customary 100%
- Accidental Death & Dismemberment \$5,000
- Accidental Death and Dismemberment Aggregate \$250,000

Contact for Claims:



kk.newpaclaims@kandkinsurance.com



Fax: (260) 459-5915
Phone: (800) 237-2917



K&K Insurance/Specialty Benefits
1712 Magnavox Way
Ft. Wayne, IN 46804

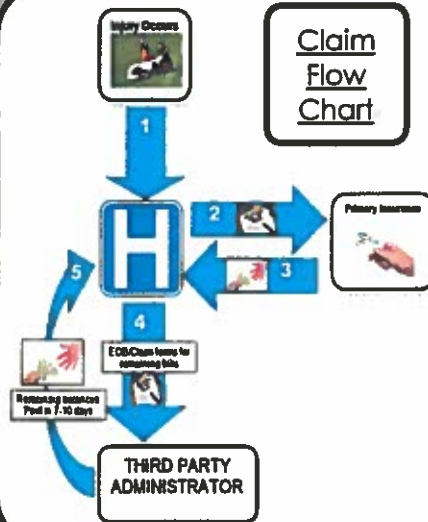
Please submit the completed and signed claim form along with itemized bills and EOB's from the primary insurance carrier. The more information you can provide upfront, the better. Claims payments are expedited with CLEAN submissions allowing us to pay you providers quickly.

Third Party Administrator



www.kandkinsurance.com

Claim Flow Chart



HOW TO SUBMIT A CLAIM UNDER THE CONCUSSION PROGRAM

- 1) Submit the incident report within 365 days of the injury.
- 2) Make certain that the incident report is completed in its entirety, including the policy number (XXXXXXXXXXXXXXXXXX), with accurate and detailed injury information and how the accident happened.
- 3) The incident report MUST BE SIGNED by a representative of the school. INCIDENT REPORTS WHICH ARE NOT SIGNED, WILL DELAY THE CLAIM.
- 4) Physician billings on CMS1500 forms and hospital/facility billings on UB04 forms would be preferred as these forms contain all the necessary coding required to process a claim. See bullets #5 & 6 for additional instruction regarding bills.
- 5) If the injured participant has primary insurance, each bill should be submitted with the primary insurance Explanation of Benefits or denial.
- 6) If the injured participant has primary insurance, all providers should be informed of the primary insurance information so they are billed first, and the K&K information for the concussion program insurance billed second.
- 7) When the injured participant does not have primary insurance, we have agreements through PPO networks that allow many bills to be reduced with contractual discounts. We encourage injured participants NOT to pay claims in advance of submitting them to us, so these discounts can be used.

PRIMARY CONTACT

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