



## HeadStrong Concussion Insurance: Frequently Asked Questions:

### **HeadStrong is an excess accident plan. What does that mean?**

- 1. The Insurance will pay for covered charges after the primary insurance has been exhausted.*
- 2. Also referred to as “secondary policy” - in that it will pay secondary to any primary insurance in place.*
- 3. The insurance will also pay for any covered charges the primary insurance will not cover (including deductibles, co-pays, any other out-of-pocket charges).*

### **How do I submit a claim?**

*More details are provided in the Program Guide. You will need to fill out and submit a claim form (incident report), and Other Insurance Questionnaire to:*

*K&K Insurance/Specialty Benefits*

*1712 Magnavox Way - Ft. Wayne, IN 46804*

*Fax: (312) 381-9077*

*Phone: (800) 237-2917*

*Email: [kk.newpaclaims@kandkinsurance.com](mailto:kk.newpaclaims@kandkinsurance.com)*

### **I have primary insurance, what policy should I give to the provider?**

*It is best to give the provider BOTH: primary insurance information and the K&K information for the concussion program. The provider should then work directly with K&K to bill primary insurance first, and the HeadStrong Concussion Insurance second.*

### **On the claim form: Insured Representative. Who is a Member School Administrator?**

*This can be a school administrator, athletic trainer, coach or another school representative. It is best to have the school representative be a person who was present at the time of the accident.*

### **Do I need a referral to see a concussion specialist?**

*There are no restrictions on specific doctors, and no referral is needed.*

### **What is the policy deductible?**

*The policy deductible is \$0. The insurance offers first dollar coverage for concussion assessment and treatment. The insurance will pay for out-of-pocket costs remaining from the student’s primary insurance (co-pay, deductible, treatment not covered), or will become the primary payor, if no other insurance is available.*

### **I already paid the provider out-of-pocket, will the insurance reimburse me directly?**

*Yes. Please submit claim form, other insurance questionnaire, along with Bills and Explanation of Benefits to K&K Insurance. It is recommended to contact K&K Insurance prior to paying for services out of pocket.*

### **What events are “covered events.”**

*Participating in practice or play of sports governed and/or sponsored by the Iowa High School Athletic Association (IHSAA).*

