

## AIA Head Insurance Policy FAQ

- Who submits the claim?
  - Either the athlete or the provider can submit the claim.
  - IF the athlete is aware of the concussion insurance and IF the athlete gives the provider both primary as well as secondary (Concussion) policy information, the claims administrator will work directly with the provider.
  - If the athlete does not give the secondary (concussion) policy info to the provider, then the athlete can submit claims and be reimbursed directly. The claims payor is very good and specializes in athletics, however this will be more work for the athlete, and as a result will be more likely to remain an unpaid claim due to lack of execution.
- What is the deductible?
  - \$0 per claim
- What day did the policy date start?
  - July 1, 2016-July 1, 2017
- Is this for any student?
  - All athletes participating in practice or play of sports governed and/or sponsored by the AIA (including cheerleading)
- Do they still need to use their primary insurance?
  - Yes but any remaining balances are paid 7-10 days by K&K
  - Coverage is secondary/excess to any other valid and collectable insurance but will become the primary payer if no other insurance is available
- Is there specific doctors that need to be referred to?
  - Nope
- Will this work with kids who have AHCCCS?
  - Yes, if the athlete presents to the physician with both insurance policies, even though there is no referral, the insurance will pick up the rest of the fees.
- Do they need a referral?
  - Nope
- How do I file a claim?
  - Email: [kk.newpaclaims@kandkinsurance.com](mailto:kk.newpaclaims@kandkinsurance.com)
  - Fax: (260) 459-5915
  - Phone: (800) 237-2917
  - Mail: K&K Insurance/Specialty Benefits  
1712 Magnavox Way, PO Box 123  
Fort Wayne, IN 46804
- What do I need to file a claim?
  - Completed and sign claim form
  - Itemized bills and EOB's from primary insurance carrier
- When does the incident report need to be submitted?
  - Within 365 days of the incident, but the faster submitted the faster reimbursed
- What is the policy number?

- JXS0000027561300
- Who can sign off on the incident report?
  - AIA Member school Administrator
- Who do I contact to answer questions?
  - James Maxwell
    - 415-517-4545
    - [jmaxwell@dissingerreed.com](mailto:jmaxwell@dissingerreed.com)