

Northwest University's Athletics 'Excess' Insurance Information

Northwest University provides 'excess' coverage for all students participating in intercollegiate athletics. In order to be eligible for coverage, each athlete MUST have their own primary health insurance coverage (in their name as policyholder OR be covered under their parent/guardians health insurance), and MUST submit all appropriate forms. ALL documents must be on file in order to be eligible to participate in ANY athletic events (including practices or open gyms).

Required Forms:

-) Eligibility Packet Checklist
-) Training Room Policies Acknowledgement
-) NU Primary Insurance form, inclusive of insurance card copy
-) NU Pre-Participation Sports Physical Examination form
-) NU Health History Questionnaire
-) NU Emergency Medical Information Form

ATTENTION PARENTS AND NORTHWEST UNIVERSITY ATHLETES – It is very important that you understand the 'excess' insurance coverage program.

Each athlete must have their own primary medical insurance, and injury claims MUST be filed through your primary medical insurance PRIOR to any potential 'excess' coverage being made available. It is your responsibility to ensure your primary medical insurance covers athletic injuries. If it does not provide coverage, the Northwest University's 'excess' coverage will NOT be applied.

If there are any changes to your insurance plan during the school year, please send in an updated copy of the NU Primary Insurance Form as well as an updated copy of the NU Emergency Medical Information Form. PLEASE NOTE: PARENTS/GUARDIANS/STUDENTS ARE RESPONSIBLE FOR TIMELY NOTIFICATION. NORTHWEST UNIVERSITY WILL NOT BE HELD LIABLE FOR ANY DELAY, DISRUPTION OR ADDITIONAL CHARGES TO YOUR PRIMARY MEDICAL INSURANCE OR OUT OF POCKET EXPENSES.

NOTE: THIS PLAN IS INTENDED TO ASSIST WITH ANY OUT OF POCKET EXPENSES RELATING TO INJURIES THE STUDENT SUSTAINS WHILE ENGAGED IN SPONSORED/SUPERVISED NORTHWEST UNIVERSITY ATHLETIC EVENTS. THE PLAN IS NOT INTENDED TO COVER INDIVIDUAL OFFICE CALLS.

Procedure to Obtain 'Excess' Insurance Benefits

If your student is injured, you will receive an email from the Head Athletic Trainer, Larry Brown, at Northwest University advising you of the injury and sending you to the claim packet. **IT IS THE RESPONSIBILITY OF THE PARENT/GUARDIAN/STUDENT FROM THIS POINT FORWARD TO FOLLOW UP AND FILE A CLAIM WITH BMI BENEFITS DIRECTLY. YOU WILL NOT RECEIVE FOLLOW UP CONTACT REGARDING INSURANCE COVERAGE FROM NORTHWEST UNIVERSITY.**

If you have received medical or physical therapy care and may need Northwest University's 'excess' insurance coverage, please do the following:

1. Your notice from Northwest University that your Student was injured contained a copy of Student Accident Claim Packet.
 - a. Fill out the appropriate sections of the BMI Benefits Claim form.
 - i. Part 1 B
 - ii. Parent/Guardian Information
 - iii. Section A and Section B
 - b. Send copy of form to BMI Benefits*:
 - i. Mail to: BMI Benefits, LLC, PO Box 511, Matawan NJ 07747
 - ii. Fax to: 732-583-9610
 - iii. Email to: Holly Becroft, hollyb@bobmccloskey.com
2. Keep a chronological list of ALL appointments related to a specific injury, for your records.
3. Take a copy of Northwest University's Provider Information Form to ALL medical/therapy providers involved with your injury. This form can be obtained in the training room.
 - a. This form provides instructions for the provider(s) to bill your primary insurance and send secondary billing to BMI directly.
4. If you receive a bill that was not submitted to BMI Benefits by the Provider:
 - a. Email, mail or fax (*See 1b):
 - i. All ITEMIZED bills and their associated Explanation of Benefits (EOB), including those bills under your primary medical insurance deductible and bills paid partially or in full by other collectable insurance. *NOTE: Bills showing only "Balance forward" or "Balance Due" are not acceptable.*
 - ii. If any or all benefits are denied, please send a copy of the denial letter showing the reason the charges were denied.

**TO ASSURE QUICK PROCESSING, PLEASE BE SURE THAT THE BILL AND THE INSURANCE EOB STATEMENTS SUBMITTED ARE FOR THE SAME ITEM. FEEL FREE TO OFFER BMI BENEFITS TOLL FREE NUMBER TO ANY PROVIDER WHO WISHES TO CONTACT THEM DIRECTLY.
BMI BENEFITS CAN BE REACHED AT: 800-445-3126**

HMO/PPO Benefits

If an injured athlete has these types of insurance plans, we recommend you **refer them to their primary care physician** or obtain authorization that will allow you to use a non-network provider if needed.