Wyoming High School
Activities Association
2020-2021
HeadStrong Concussion Insurance Program
Created for

Wyoming High School Activities Association Program Guide

BY

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Christian Reed, Owner/CEO
- B.A. in Sports Broadcasting from Arizona State University
- Licensed Life/Health/Accident and Property & Casualty Consultant
- Over 16 years working as a broker/consultant
- Consulted and directed hundreds of programs on how to utilize athletic insurance
- Personally works with insurance coordinators and athletic administrators to ensure program success
- 8 years as a sales manager for a large radio conglomerate in San Francisco, CA.

Mindee Holmes, Chief Operating Officer
- B.B.A. from Baker University
- Licensed Life/Health/Accident and Property & Casualty Consultant
- Mindee joined Dissinger Reed in 2005
- Over 26 years of Insurance Experience and over 10 years as a Broker/Consultant
- Over 7 years as a company representative
- Manages the state high school association business
- Oversees the financials and operations of Dissinger Reed

Justin Vandewynkle, Account Executive
- B.A. in Communications from The University of Kansas
- Licensed Life/Health and Accident and Property & Casualty Consultant
- Justin joined Dissinger Reed in 2014
- Over 10 years sales and customer service experience
- Works with Christian in developing and managing the HeadStrong Program
- Works with NFHS Coaches and Officials in handling claims and general NFHS questions
Wyoming High School Activities Association has secured HeadStrong Concussion Insurance: beginning with the 2020-2021 School Year.

**Coverage Period:**

August 1, 2020 – August 1, 2021

**Eligible Person(s):**

All athletes, grades 5-12, participating in a covered activity.

**Covered Activities:**

Participating in activities, practice or play of interscholastic sports under the jurisdiction of the WHSAA

**Interscholastic Sports Include:**

Basketball, Cross Country, Football, Golf, Indoor Track and Field, Alpine Skiing, Nordic Skiing, Soccer, Spirit (Cheer and Dance), Swimming, Tennis, Outdoor Track and Field, Volleyball and Wrestling. All Student athletes, student managers, student trainers and students participating in the above activities in grades 5-12.

Includes traveling directly to and from a scheduled event as a representative of the school while traveling in transportation sponsored by the school.

**Program Highlights Include:**

- $25,000 Accident Medical Concussion Coverage (includes neurological follow up)
- $0 Deductible and no Co-pays
- $5,000 Accidental Death & Dismemberment
- Telemed Services provided, when needed
- No restrictions on specific doctors; no referrals needed for treatment
- No internal limits or specific procedure maximums
- A+ rated carrier with Financial XV backing
- Neurological follow up care – When medically necessary and billed at U&C
- Assists with high deductible primary insurance plans
HeadStrong Summary Since 2015

States with 100% Participation: 7
States with Partial Participation: 5
Total Participants: 696,239
Male Student Athlete Claims: 1,843
Female Student Athlete Claims: 967
Total Claims Since 2015: 2,809
Total Claims Paid Since 2015: $1,819,646.81

Historical Total Claims Paid
($1,819,646.81)

- 2015 Total: $241,557.91
- 2016 Total: $200,851.08
- 2017 Total: $531,473.69
- 2018 Total: $323,809.40
- 2019 Total: $521,954.73

Claims by Gender

- Female: 66%
- Male: 34%

Historical Claims by Sport

- GYMNASTICS (1)
- SNOW BOARDING (1)
- USA HOCKEY (1)
- FIELD HOCKEY (3)
- DIVING (4)
- WATER POLO (4)
- CROSS COUNTRY RUNNING (7)
- SCHOOL ACTIVITIES (9)
- LACROSSE (42)
- BASEBALL (53)
- SOFTBALL (62)
- CHEERLEADING (169)
- SOCCER (115)
- FOOTBALL (113)
- RUGBY (1)
- STRENGTH TRAINING (1)
- WEIGHT LIFTING (2)
- GOLF (3)
- SKIING (DOWNHILL) (4)
- SNOW SKIING (5)
- TENNIS (8)
- TRACK & FIELD (28)
- SWIMMING (44)
- ICE HOCKEY (78)
- VOLLEYBALL (122)
- WRESTLING (203)
- BASKETBALL (471)
HeadStrong
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?
Full 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

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 WHSAA.
Program Resources

1) Concussion Insurance Program Guide
   • Single-page
   • Customized for WHSAA

2) Dear Provider Letter
   • Printed on WHSAA 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
   • Customized for WHSAA
   • Minimize school administrator disruptions

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Program Resources

The HeadStrong Concuision Insurance Program was developed by Dr. Reed to specifically address athletic concussions from the high cost of concussion assessment and treatment.

The student athlete has first dollar coverage. Concuission insurance is for the concussive episode and not for any related injuries or damage to the brain.

Concuison is a head injury, not a neck injury. If the student athlete has a neck injury, insurance will cover it, but concussion insurance does not cover neck injuries.

**Program Highlights include:**
- Sustained all-cause injury
- Take-Home Service, when needed
- No restrictions on specific doctors
- No restrictions on initial treatment
- No specific procedures maintained

**Concussion Insurance Program Guide**

**Dear Provider Letter**

**Frequently Asked Questions**

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HeadStrong
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 and it will pay secondary to any primary insurance in place. Charges the primary insurance will not cover (including deductibles) will be considered.

2. There is no pre-change. You will need to fill out and submit a claim form online to:

   - HeadStrong
   - Insurance Information and the K&K information for the claim.
   - A letter directly with K&K to bill primary insurance first.
   - A quote: Who is a Member School Administrator?
   - A letter: How to contact K&K Insurance prior to paying for services out of pocket. If the school is not covered, the claim will be denied.

3. How do I give the provider?

   - The provider will need to fill out the claim form online and submit it directly with K&K to bill primary insurance.

4. Who is a Member School Administrator?

   - The school district must be a recognized school district in the state where the school is located.

5. Is the insurance reimbursement for the first dollar covered for a current medical plan?

   - Yes, the insurance will pay for covered charges after the primary insurance has been exhausted and it will pay secondary to any primary insurance in place.

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Program Resources
Accompanying Information

The HeadStrong Concussion Insurance Program was developed by Dissinger Reed to specifically 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 specific procedure maximums

HOW TO SUBMIT A CLAIM UNDER THE CONCUSSION PROGRAM
1) Submit the incident report within 30 days of the injury, or as quickly as possible.
2) Make certain that the incident report is completed in its entirety, including the policy number (BAX-0000031328700), 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 an 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.

Contact for Claims:
kk.newpclaims@kandkinurance.com
Fax: (312) 381-9077
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.

HeadStrong Concussion Insurance Policy Information

Wyoming High School Activities Association
Broker: Dissinger Reed

Third Party Administrator (TPA): K&K Insurance

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

Policy #: BAX-0000031328700
Coverage Period: August 1, 2020 – August 1, 2021
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 WHSAA
$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
AD&D Aggregate $250,000
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
Dear Provider:

The athlete that you are treating today is a member of the _________________ team, which is a participating member of the Wyoming High School Activities Association (WHSAA).

The WHSAA has provided the athlete with an excess accident medical plan that pays for expenses related to the care of a concussion injury. This plan will pay for covered charges after the athlete’s primary insurance has been exhausted. K & K Insurance is the claims administrator for the excess plan and the following information is being supplied to you in an effort to assist the claimant in obtaining maximum benefits in a timely manner.

Please submit all charges through any other primary insurance first, and then submit itemized bills (HCFA-1500 or UB-92) and the primary Explanation of Benefits to:

K & K Insurance Group/Specialty Benefits
1712 Magnavox Way
Fort Wayne IN  46804
Fax: 312-381-9077

Should you have any questions or need any additional information, please feel free to call (800) 237-2917.

Thank You