



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



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

Eligible Person(s): All students, grades 5-12, participating in a Covered Activity.

Covered Activities: Participating in practice or play of interscholastic sports or activities under the jurisdiction of the WHSAA.

Interscholastic Sports and Activities Include:

Basketball, Cross Country, Football, Golf, Indoor Track, Alpine Skiing, Nordic Skiing, Soccer, Swimming, Tennis, Track & Field, Volleyball, Wrestling, All-State Music, Art, D.E.C.A. (Distributive Education Club of America), Drama, Future Business Leaders of America, Family Career Community Leaders of America, Future Farmers of America, Journalism, Marching Band, Music, SkillsUSA, Speech and Debate, Spirit Groups, Student Council

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.

HeadStrong Program Resources:

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 'K&K INCIDENT REPORT' (WISCONSIN INTERSCHOLASTIC ATHLETIC ASSOCIATION CONCUSSION COVERAGE). It includes fields for 'NATURE OF INCIDENT', 'TIME & PLACE OF INCIDENT', 'HAPPENED TO', 'FUNCTION', 'APPARENT INJURY OR DAMAGE', 'OCCASION', 'INCIDENT DESCRIPTION', 'OTHER SCHOOL INSURANCE', 'INSURED', and 'INSURED REPRESENTATIVE'. The bottom form is the 'OTHER INSURANCE QUESTIONNAIRE' with fields for 'NAME OF CLAIMANT', 'INTERNATIONAL STUDENT', 'UNEMPLOYED', 'PUBLIC ASSISTANCE', 'COVERAGE THROUGH EMPLOYMENT', 'PPO ORGANIZATION', and 'HOSPITALIZATION COVERAGE'. Both forms have a 'FATHER' and 'MOTHER' section at the top.

Accompanying information:

1. Concussion Insurance Program Guide

- Single-page
- Contains all necessary claim information

2. Dear Provider Letter

- Advises provider's billing department
- Simplify process for all parties to ensure prompt billing and payment.

3. Frequently Asked Questions

- Assist student/family with using the insurance
- Minimize school administrator disruptions

This block contains two documents. The top document is 'Headstrong Concussion Insurance - Frequently asked questions: Headstrong is an excess accident plan. What does that mean?'. The bottom document is the 'Concussion Insurance Program Guide' from the Wyoming High School Activities Association. It includes sections for 'Headstrong Concussion Insurance Policy Information', 'Contact for Claims', 'Third Party Administrator', 'HOW TO SUBMIT A CLAIM UNDER THE CONCUSSION PROGRAM', and 'PRIMARY CONTACT' (James Maxwell). The guide also features a 'Claim Flow Chart' and 'HeadStrong Concussion Insurance' logo.