

ATHLETIC INSURANCE CLAIM FILING PROCEDURES

The University of Massachusetts Lowell provides “excess” insurance for all participating student-athletes. The insurance is in excess of all other valid and collectible insurance policies. All medical bills resulting from an athletic injury, sustained during participation in intercollegiate athletics, must first be filed with the student’s primary insurance carrier. If an athlete does not have primary insurance, the athletic insurance becomes his/her primary insurance with respect to athletic injuries. ***All claims must be submitted to NACDA Insurance within 12 months of the date of injury. Failure to do so may result in non-payment of medical expenses.**

The University of Massachusetts Lowell is not responsible for medical bills denied for this reason.

CLAIMS PROCESS (if covered by primary insurance)

1. File all medical bills with primary insurance carrier.
2. Upon completion of payments; bring itemized bills with corresponding explanation of benefits statements (EOB) or denial of benefits statements from primary insurance carrier to the athletic training office, to Artie Poitras. **(Insurance will not accept “balance forward” bills)**
3. Fill out and sign school insurance claim form, NACDA Insurance Co.
4. Athletic training office will submit the following to school insurance:
 - a. Completed claim form, signed by student athlete
 - b. Copy of parent’s insurance information form.
 - c. Itemized bills or HCFA with corresponding EOBs or Denials.
 - d. Operative report, if surgical claim.
 - e. Completed claim ledger.
 - f. If bills submitted are additional bills, a supplemental claim ledger will be submitted.
 - g. Claims will be submitted to NACDA Insurance Co., Salt Lake City, UT.
 - h. Upon payment of bill the University will receive payment voucher/EOB from NACDA.

• All claims must be submitted to NACDA Insurance within 12 months of the date of injury. Failure to do so may result in non-payment of medical expenses. The University of Massachusetts Lowell is not responsible for medical bills denied for this reason.

• Failure to file bills in a timely manner may result in denial of payment by the insurance company. This will be at the insurance company’s discretion. The University of Massachusetts Lowell is not responsible for medical bills denied for this reason.

CLAIMS PROCESS (if no other insurance)

1. The student-athlete will be billed directly for all medical services rendered.
2. Bring itemized the athletic training office, immediately upon receipt to Artie Poitras. **(Insurance will not accept “balance forward” bills)**
3. Fill out and sign school insurance claim form, NACDA Insurance Co.
4. Athletic training office will submit the following to school insurance:
 - a. Completed claim form, signed by student athlete
 - b. Copy of parent’s insurance information form.
 - c. Itemized bills or HCFA.
 - d. Operative report, if surgical claim.
 - e. Completed claim ledger.
 - f. If bills submitted are additional bills, a supplemental claim ledger will be submitted.
 - g. Claims will be submitted to NACDA Insurance Co., Salt Lake City, UT.
 - h. Upon payment of bill the University will receive payment voucher/EOB from NACDA.

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