

Guidelines for the Resolution of Athletic Insurance Claims

If you receive a bill:

1. Check whether your primary policy has been billed FIRST. Please contact your primary insurance company by phone or online to make this determination.
 - a. If your primary policy has been billed, please find the corresponding Explanation of Benefits (EOB) for the date of service. A copy of this form must be sent to our secondary insurance company to complete the billing process.
 - b. If your primary policy has not been billed, please follow the directions in step 2 to have an itemized bill sent to your primary insurance company.
2. Determine if the bill is itemized – the bill should have the service(s) that were rendered and their individual costs. **A balance statement is not sufficient.** Contact the medical provider and have them send an itemized statement to yourself, or directly to the insurance policy.

If you do not receive a bill **within 30 days** of the date of service, or **60 days** from the date of injury:

1. Contact the medical provider to determine whether they have filed with your primary insurance company.

AG Contact Information

Mailing Address: AG Administrators, P. O. Box 21013 Eagan, MN 55121
Fax: 610-933-4122 Phone: 610-933-0800

Please understand:

1. For the resolution of claims, the secondary policy needs an EOB from your primary policy and itemized bill from the medical provider for **each** date of service.
2. The secondary policy can only be applied to those bills,
 - a. where services are tendered of the treatment of an athletic injury, and
 - b. when prior approval of that referral was granted through the athletic training staff, and
 - c. when the care has been coordinate through the athletic training staff, and
 - d. when your insurance company has responded to all claims
3. The claim for this injury expires 104 weeks from the date of injury. The secondary insurance company may deny claims for bills after that date.

We are willing to advise you through the process, but **the responsibility for the payment of all bills and the resolution of all claims rests with you.** Should you have any questions about the claims process, please feel free to contact the Athletic Insurance Coordinator at (757) 221-4845. Should you have any questions concerning any bills from medical providers, please contact them first before contacting the Athletic Insurance Coordinator. Thank you for your cooperation in this matter.

Please keep this sheet for your records throughout the claims process.