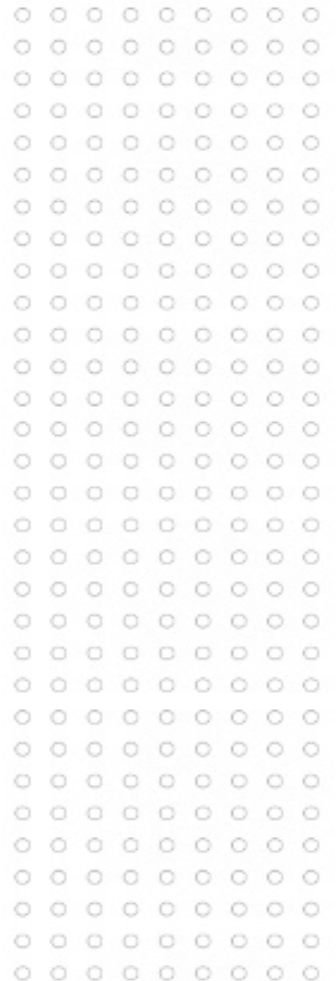


2022-2023 Iowa Girls High School Athletic Union



Proposal Created and Presented By:
Dissinger Reed a division of HUB International
9200 Ward Parkway, Suite 500
Kansas City, MO 64114
(913)491-6385
www.dissingerreed.com

HeadStrong Concussion Insurance Program

Created for



**Iowa Girls High School
Athletic Union**

BY

Justin Vandewynkle
Account Executive
Dissinger Reed
9200 Ward Parkway, Suite 500
Kansas City, MO 64114
(913) 491-6385
justin.vandewynkle@hubinternational.com



Dissinger Reed

Team Roster



Christian Reed, *Executive VP, Team Leader, College and High School*

- B.A. in Sports Broadcasting from Arizona State University
- Licensed Life/Health/Accident and Property & Casualty Consultant
- Over 20 years working as a Broker/Consultant
- Over 26 years of direct sales and management experience
- Consulted and directed hundreds of programs how to optimize athletic insurance
- Personally works with insurance coordinators, athletic trainers, CFOs and Athletic Directors to ensure program success



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 12 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



Mindee Holmes, *Sr. Vice President, High School Sports & Activities*

- B.A. in Business Administration from Baker University
- Licensed Life/Health/Accident and Property & Casualty Consultant
- Mindee joined Dissinger Reed in 2005
- Over 29 years of Insurance Experience and over 22 years as a Broker/Consultant
- Over 7 years as a company sales representative
- Manages the State High School Association Business

Program Resources

Program Summary

Iowa Girls High School Athletic Union has secured HeadStrong Concussion Insurance: beginning with the 2022-2023 School Year.

Coverage Period:

September 1, 2022 - September 1, 2023

Eligible Person(s):

Girls, grades 9-12, participating in a Covered Activity.

Covered Activities:

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

Interscholastic Sports Include:

Basketball, Bowling, Cheer leading (Competition), Cross Country, Golf, Soccer, Softball, Swimming and Diving, Tennis, Track and Field, Volleyball and Wrestling. Any sport or activity that your State Association recognizes or sponsors. Includes traveling directly to and from a scheduled event as a representative of the school while traveling in transportation sponsored by the school.

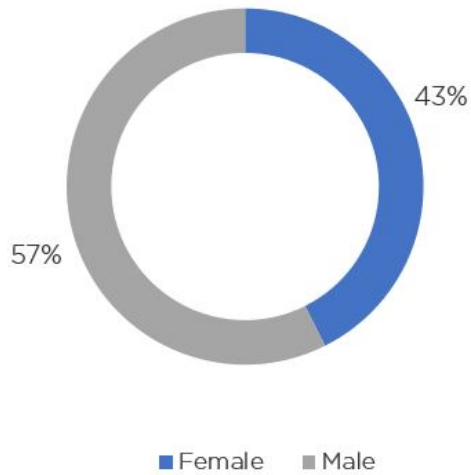
Program Highlights Include:

- \$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
- \$1.35 per participant (3,500 minimum participants to initiate coverage)
- Neurological follow up care - When medically necessary and billed at U&C
- Assists with high deductible primary insurance plans

Program Resources

Program Summary

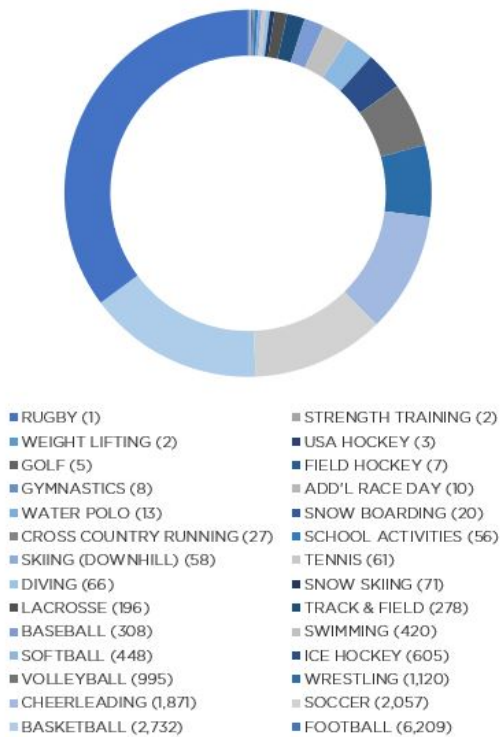
Claims by Gender



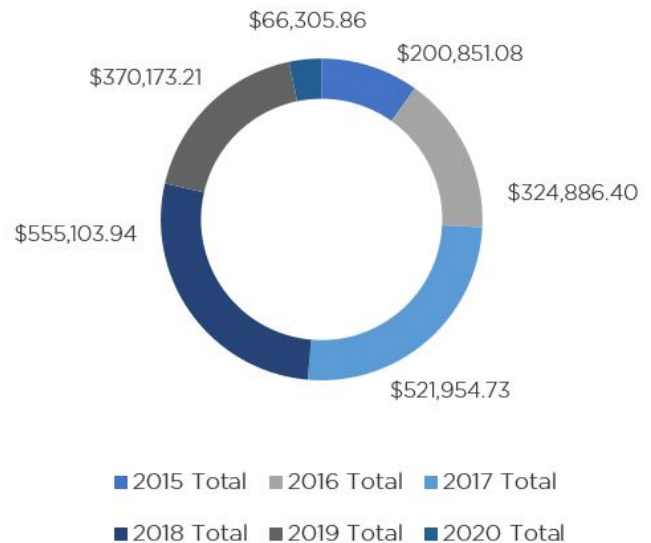
HeadStrong Summary Since 2015

States with 100% Participation: 6
 States with Partial Participation: 5
 Total Participants: 643,000
 Male Student Athlete Claims: 10,131 Female
 Student Athlete Claims: 7,519 Total Claims
 Since 2015: 17,650
 Total Claims Paid Since 2015: \$2,039,275

Historical Claims by Sport



Historical Total Claims Paid (\$2,039,275)



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:

*Special Risk Services
P.O. Box 31156
Omaha, Nebraska 68131
Claim Inquiries (800) 524-2324
Email: specialrisk.claims@mutualofomaha.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 Mutual of Omaha information for the concussion program. The provider should then work directly with Mutual of Omaha 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 Mutual of Omaha. It is recommended to contact Mutual of Omaha 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 IGHS AU.


Program Resources

Accompanying Information

- 1) Concussion Insurance Program Guide
 - Single-page
 - Customized for the IGHSAU.
- 2) Dear Provider Letter
 - Printed on IGHSAU 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 the IGHSAU.
 - Minimize school administrator disruptions



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 collectible 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

Contact for Claims:
Customer Service:
Phone number: 1-800-524-2324
Fax: (402) 351-4732

Deanne Cumberledge (handles last names A-L)
Phone number: 402-351-2948
Email: Deanne.Cumberledge@mutualofomaha.com



Cheryl Walsh (handles last names M-Z)
Phone number: 402-351-5325
Email: Cheryl.Walsh@mutualofomaha.com



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.



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(s), 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 Mutual of Omaha 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.

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. "excess" means "secondary" - in that it will pay secondary to any primary insurance policy." - in that it will pay secondary to any primary insurance policy.

For any covered charges the primary insurance will not cover (i.e., any other out-of-pocket charges).

Program Guide. You will need to fill out and submit a claim form and Insurance Questionnaire to:
Mutual of Omaha, NE 68175
mutualofomaha.com

What policy should I give to the provider?
DTH, primary insurance information and the Mutual of Omaha program. The provider should then work directly with Mutual of Omaha first, and the HeadStrong Concussion Insurance second.

Who is a Member School Administrator?
A representative. Who is a Member School Administrator? A school administrator, athletic trainer, coach or another school representative. It is not a representative who was present at the time of the accident.

Concussion specialist?
Specific doctors, and no referral is needed.

Insurance offers first dollar coverage for concussion assessment. Will it pay for out-of-pocket costs remaining from the student's primary insurance (i.e., deductible, treatment not covered), or will it become the primary payor?
Yes, it will pay for out-of-pocket costs remaining from the student's primary insurance (i.e., deductible, treatment not covered), or will it become the primary payor.

Out-of-pocket, will the insurance reimburse me directly?
No, the insurance will reimburse you through your primary insurance carrier. You should contact your primary insurance carrier for more information regarding bills and Explanation of Benefits or denial. It is recommended to contact Mutual of Omaha prior to paying for any bills.

Insurance offers first dollar coverage for concussion assessment. Will it pay for out-of-pocket costs remaining from the student's primary insurance (i.e., deductible, treatment not covered), or will it become the primary payor?
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Yes, it will pay for out-of-pocket costs remaining from the student's primary insurance (i.e., deductible, treatment not covered), or will it become the primary payor.

any additional information, please feel free to call

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.

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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

Contact for Claims: Customer Service:

Phone number: 1-800-524-2324
Fax: (402) 351-4732

Deanne Cumberledge (handles last names A-L)
Phone number: 402-351-2948
Email: Deanne.Cumberledge@mutualofomaha.com

Cheryl Walsh (handles last names M-Z)
Phone number: 402-351-5325
Email: Cheryl.Walsh@mutualofomaha.com

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

Iowa Girls High School Athletic Union
Broker:Dissinger Reed

Claims Payor: Mutual of Omaha

Insurance Carrier: Mutual of Omaha
Company - AM Best Rated A+XV

Policy #:

Coverage Period: September 1, 2022 -September 1, 2023

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 State High School Association

Medical Maximum: \$25,000 per injury

Benefit Period: 1-year (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



Mutual of Omaha

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(), 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.
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Program Resources

Claims


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

Claim Form - HeadStrong Concussion Insurance

Complete and return this form to:
Special Risk Services
P.O. Box 31156
Omaha, Nebraska 68131
Claim Inquiries (800) 524-2324



Section I Organization/School and Claimant Information (required)
TO BE COMPLETED BY ORGANIZATION OR AUTHORIZED OFFICIAL

Policy Effective Date _____ Claim being filed is a:
Policy Expiration Date _____ Noncatastrophic claim
Policy Number _____ Catastrophic claim

Policyholder Name _____
Policyholder Address _____
(Street) (City) (State) (ZIP Code)
Policyholder Phone Number _____

Injured Party (Claimant) Information

Name _____
(First) (Last)
Address _____
(Street) (City) (State) (ZIP Code)
Phone Number _____
Date of Birth _____ Age _____ Male Female
Claimant is a: Player Coach Official Other _____

Verify that accident occurred during an activity sponsored or sanctioned by the policyholder, and whether claimant was a member at the time of the accident.
 Yes - Sponsored/Sanctioned activity
 Yes - Claimant was active member on date of accident

Under whose supervision? _____
Was he/she a witness? Yes No
Name of team/sport _____
Date of accident _____ Time of accident _____ a.m. p.m.
Location of accident _____
Type of activity _____
Accident occurred during: Game Practice Tournament Camp/Clinic Interscholastic/intercollegiate Sport
 Intramural Sport Other _____

Has there been a previous concussion Yes No
I certify that the above information is true and correct.
Authorized Signature _____
Title _____ Date _____

M22985_1221



Iowa Girls High School Athletic Union

Iowa Girls High School Athletic Union
5000 Westown Pkwy, Suite 150
West Des Moines, IA 50266

Dear Provider:

The athlete that you are treating today is a member of the _____
team, which is a participating member of the IGHSAU..

The IGHSAU 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. Mutual of Omaha 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:

Mutual of Omaha

Special Risk Services
P.O. Box 31156
Omaha, Nebraska 68131
Fax:402-351-4732

Should you have any questions or need any additional information, please feel free to call (800) 524-2324.

Thank You,





Dissinger Reed

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