



## Headstrong Concussion Insurance: 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?**

More 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](mailto: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 Wyoming High School Activities Association (WHSAA).