



HeadStrong Concussion Insurance - Beginning with the 2016-17 school year, the AIA Executive Board was pleased to share that the AIA has secured HeadStrong Concussion Insurance as a reimbursable benefit of membership.

For a nominal \$1.50 per student athlete, the individual has 'first dollar' coverage (zero deductible) for concussion assessment and treatment.

2023-24 is the eighth consecutive year that the AIA has partnered with Dissinger:Reed to secure this coverage at the same low rate.

'Even if' the parent does not have insurance, or has a higher deductible, this plan is in place. No longer does a parent or student need to worry about seeking treatment or assessment for a concussion based on insurance or cost. Dr. Slemmer is proud that the AIA Executive Board approved this very affordable benefit to the membership. This is a tremendous opportunity to provide initial concussion care without financial worry to athletes and their families.

# 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 collectable 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

## HeadStrong Concussion Insurance Policy Information

Arizona Interscholastic Association  
Broker:Dissinger Reed

ClaimsPayor: Mutual of Omaha

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

Policy#: SR2014AZ-P-054180-001  
CoveragePeriod: July 1 to June 30 each year

Deductible: \$0 per claim

EligiblePerson: All athletes participating in a  
Covered Activity

CoveredActivities: Participating in practice or  
play of sports governed and/or sponsored by the  
State High School Association

MedicalMaximum: \$25,000 per injury

BenefitPeriod: 1-year (Benefits will be payable for  
1 year from the injury date)

UsualandCustomary: 100%

AccidentalDeath&Dismemberment: \$5,000

AD&DAggregate: \$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(SR2014AZ-P-054180-001), 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 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](mailto: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 AIA.

#### IMPORTANT:

ATHLETIC TRAINER, ATHLETIC DIRECTOR, or other SCHOOL ADMINISTRATOR is the source for the Claim Form.

If not already on file with the school, the AT, AD or Admin may request directly from the AIA.

Email request to: [accounting@aiaonline.org](mailto:accounting@aiaonline.org)

Claim Forms are not linked on the website for public access as they must originate with the school.