

ROSTERED WHAM HOCKEY PLAYERS/COACHES

Injury Procedure for claims filed to USA Hockey Insurance

Updated: 2/16/18

WHAM PLAYERS/COACHES: Since you are a registered USA Hockey member, if you are injured **while participating in a USA Hockey sanctioned activity**, you are covered by the USA Hockey policy. Please follow these procedures:

- At the hospital or doctor's office, always provide them with your individual, employer health plan, union plan, etc., information as your primary plan.
- The USAH plan requires that treatment following an injury must occur within 30 days from the injury date. The Next Business Day
- Use the K&K Insurance CLAIM FORM saved on the WHAM website, or you can call USA Hockey at 800-566-3288, x123 to get a form. If you have no other insurance, then your USAH plan will be the primary plan and will have a \$3,500 deductible.

- **Your claim form must be signed by the WHAM President.** Please email scanned docs to president@whamhockey.org and cc leagueadmin@whamhockey.org along with your WHAM Incident Report Form – this doc is found on the WHAM website under ABOUT- forms. We will sign, date, and return to you via email for submission to K&K asap.

- **DO NOT DELAY** getting a claim form or submitting to K&K Insurance. The policy has a timely filing provision and you do not want to jeopardize your claim by not filing within the required time. Upon receipt of your claim, K&K will send an acknowledgement letter and highlights of the coverage/limitations of the plan. By filing your claim after your injury, you are made aware of this information early. **DO NOT WAIT UNTIL YOUR PRIMARY INSURANCE HAS COMPLETELY FINISHED YOUR CLAIM BEFORE SENDING IN YOUR USAH CLAIM FORM.** Follow the steps listed on the form.

- **Your claim form must be signed by the WHAM President.** Please email scanned docs to president@whamhockey.org and cc leagueadmin@whamhockey.org

along with your WHAM Incident Report Form – this doc is found on the WHAM website under ABOUT- forms. We will sign, date, and return to you via email for submission to K&K asap.

- Make sure your claim form is submitted along with documentation of your USAH membership.

- **ONLY CLAIMS ARISING FROM A USAH SANCTIONED ACTIVITY WILL BE HONORED.** This includes all regular season WHAM games and year end WHAM tournament.

- Upon receipt of your acknowledgment letter from K & K you should provide the hospital or doctor's office with your USA Hockey plan information as your secondary plan.

- By giving all of the medical providers both your primary and secondary information, they will automatically send us the proper itemized medical bill and your primary insurance Explanation of Benefits (EOB), thereby, removing this responsibility from you of collecting the proper information to send with your USAH claim. By following this instruction, your K & K claim administrator will be able to contact the medical providers to request information without being told they cannot release anything to us because we are not on file with them.

- Whether provided by the medical provider or directly from you, medical bills must be in an itemized format with dates of service, diagnosis codes, and procedure codes.

- If submitting as a secondary claim, each itemized bill must be accompanied by your primary insurance Explanation of Benefits (EOB), whether this is provided by the medical provider or by yourself.

- If you have paid any of your medical expenses, please indicate that clearly on the medical bills so that payment will be sent to you. IF YOU HAVE QUESTIONS ABOUT YOUR CLAIM AFTER IT HAS BEEN FILED: Call K&K Insurance at 800/237-2917, Option 1 Go to www.usahockey.com for additional info!