

BMI BENEFITS, L.L.C

Student & Sports Accident Insurance Claims Filing Instructions

1. **BMI Benefits Accident/Injury Claim Form:** Obtain an accident claim form from your campus's Dean of Students Office, or if an athletics injury, from the Athletic Department. Please make sure to complete the accident claim form entirely, and submit to BMI Benefits. The claim form **MUST** be signed by a Supervisor/Official from the Dean of Students Office or if an athletic injury, by an official in the Athletics Department.
2. **You must attach copies of your primary carrier's Explanation of Benefits (EOB) and all itemized medical bills (known as HCFA's, UB-04's or UB-92's).** The itemized medical bills should show the ICD-9 and CPT codes for the services provided, as well as other necessary information for insurance processing. Balance due statements are not itemized bills. The insurance policy is an excess insurance, which means benefits are provided after any other valid and collectible insurance and processed the medical claims. You can also contact the medical provider, tell them you have secondary insurance, and give our billing information to bill BMI directly.
3. **In regards to claims for a dental injury, the policy will cover accidental injury to sound, natural teeth. The claim must be submitted to both the dental insurance and the medical insurance if available. In regards to reimbursement for prescription expenses, we will need a copy of the itemized prescription bill. Cash register receipts only will not suffice.**
4. If you have already paid the medical service provider and wish to be reimbursed directly, please attach a paid receipt or statement that verifies the payment along with the itemized bills and primary EOBs.
5. Submit the completed claim form, itemized bills and primary insurance Explanation of Benefits to BMI Benefits, LLC. Claims can be submitted via mail, fax, or e-mail.

Fax 732-583-9610	Mail BMI Benefits, LLC PO Box 511 Matawan, NJ 07747	Email patricia@bobmccloskey.com
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6. You may contact BMI Benefits, LLC at 800.445.3126 to discuss your claim. Pat Cicenía (ext. 150) manages the claims for the Maine C.C. System at BMI. Please be aware that settlement of your claim may take several weeks to process. When contacting BMI Benefits, please have your claim form available to ensure prompt assistance.

Student Accident Insurance Program FAQs

Why is my school providing student accident insurance?

Many health insurance plans have high deductibles and plan limits that leave students with high bills resulting from an unexpected accident. This excess policy, provided by the school, protects students and families from the costs associated with school-time related accidents/injuries.

Who is BMI Benefits?

BMI Benefits, LLC. is the claims administrator on behalf of the insurance carrier.

Does primary insurance always have to pay first?

Yes. Medical claims must always be submitted initially to your primary insurance policy. Any remaining balance of expenses not covered by your primary will be submitted to the excess policy. The policy will cover the remaining balance of eligible expenses up to the plan maximum.

Does the accident insurance policy pay for up front out-of-pocket expenses such as co-pays and deductibles?

Yes. These charges can be submitted to the accident insurance policy to provide reimbursement.

What documents are needed to process a claim?

If your student is involved in an accident, the following documents are needed to properly process a claim:

- **Fully completed Insurance Accident Claim Form, signed by a school Supervisor/Official.**
- **Itemized Bill – in the form of a HCFA or UB92/UB04.** This can be obtained through the provider. **DO NOT SEND** cash receipts, balance due, balance forward, or past due statements for claims processing or payment. An itemized bill (HCFA or UB92/UB04) contains the following information:
 - Provider's Name, Provider's Address, Tax ID Number
 - Date(s) of Service, Type of Service(s) Rendered including CPT and ICD-9 Codes
 - The Fee for Each Procedure
- **Primary Insurance Explanation of Benefits (EOB)** – you should receive a copy of this from your primary insurance carrier.

Where do I send all of these documents?

Please send all claim forms, itemized bills, primary EOBs, other insurance information and claims correspondence to BMI Benefits, LLC.

What insurance information do I have to give a provider?

When you go to hospital, Doctor's office, PT clinic, etc, you must remember to tell them you have secondary insurance through your school's student accident medical insurance policy. Instruct the provider to bill your primary insurance first and then send the primary EOB and the itemized bill to BMI Benefits, LLC. If you did not submit the secondary insurance information upon your first visit, please call the provider and give them the secondary insurance information for BMI Benefits. If the provider bills the school's student accident insurance policy directly, this will prevent a balance due statement from being sent to the student/parent.

What can cause a delay in processing and paying a claim?

The claims administrator cannot process a claim that is missing one or more of the following documents: the accident/injury claim form, the Itemized Bill or the Primary EOB / denial. We cannot accept balance due, balance forward, or past due statements for claims processing.

Who can I contact if I have any questions? If you have questions after you submit your claims to BMI Benefits, LLC. please contact them at 800-445-3126, ask for Pat Cicenía (extension 150).