

INJURED?

Bemidji State University Athletic Insurance Office

ATHLETE'S RESPONSIBILITY

Inform EACH Doctor's Office of BSU's Secondary Insurance

When you check in to the Emergency Room or doctor's office and they ask for your insurance information, also inform them of BSU's secondary insurance policy. Unless they put the information in the computer, the billing department won't send you/us the claim forms (red & white) needed!

Submit Your Bills to Your Private Insurance

For most insurance companies, the medical provider will do this for you.

Provide BSU's Athletic Insurance Office with Forms from Your Private Insurance Company

Provide BSU's Athletic Insurance Office with any paperwork from your Private insurance for any amounts they do not pay (i.e. Explanation of Benefits (EOB)). BSU's secondary insurance require's proof that your insurance will not pay. (Some doctor's offices will not provide copies of these forms and we must have the copies your insurance company sends YOU!)

Inform BSU's Athletic Insurance Office of Any Outstanding Bills, Problems or Delays

If you do not tell us you have bills or that there are problems, we do not know and cannot assist you! You can reach us at:

Bill Crews, M.S., ATC

218-755-2769 (email: wcrews@bemidjistate.edu) or visit us at PE112.

THINGS TO REMEMBER!

1. You are responsible to the medical providers for your medical bills. Your private insurance is responsible to you to reimburse you for agreed upon expenses; however, they make it easy for you and often deal directly with the doctor's offices instead of asking you to submit the forms and proof needed.
2. It may take up to six weeks for BSU's Secondary Insurance company to pay on a claim.
3. Some medical providers insist on complete patient confidentiality even in the insurance process and will not send us any forms without your permission. We count on you to inform them or to provide US with the forms they send to YOU.
4. Often students are covered under their parent's insurance policies and forms needed by BSU's insurance are sent to an athlete's parent. Please make sure your parents provide us with the required paperwork. Because of this, we also send copies of the letters we send to you to your parents provided you have given us their address.

ASSISTANCE PROVIDED BY BEMIDJI STATE UNIVERSITY

BSU Will Inform

We will explain the insurance process to you and inform you of your responsibilities.

Submit Your Paperwork to BSU's Insurance Company

We will promptly send the required paperwork you provide to BSU's Secondary Insurance Company and send you a letter informing you when all transactions we are aware of are completed.

Serve as a Liaison to Resolve Problems

We will act as a liaison between the insurance company, you, and your medical provider to resolve any problems.