

## **ACCIDENT & SICKNESS CLAIMS FREQUENTLY ASKED QUESTIONS (FAQ)**

### **Q: What information is necessary to get a medical claim processed?**

Since all the insurance plans are “Excess Insurance” policies, it is necessary for *Health Special Risk, Inc. (HSR)* to receive:

1. A Completed Claim Form detailing: information about the injured person, how the accident or sickness occurred, Primary Insurance information and the required signatures.
2. A copy of ALL Itemized Bills from your medical providers (hospitals, doctors, x-rays, physical therapists, etc.) In many instances, particularly with hospitals, the parent or scout will need to contact the hospital directly to get a copy of the itemized bills. These itemized bills are absolutely necessary to process claims because they give us the diagnostic and procedural codes detailing the services performed. “Balance Due” statements cannot be accepted in lieu of the Itemized Bills.
3. A copy of the Primary Insurance Company’s Explanation of Benefits (EOB). This EOB statement is mailed to you from your primary insurance company showing you how they processed your claim. Because the BSA insurance plans are excess insurance plans above \$300.00, these EOB’s are necessary for any claim in excess of \$300.00

### **Q: What will cause a delay in processing a claim?**

Typically delays in processing claims are due to lack of information. More often than not HSR does not have either an Itemized Bill or an EOB. As a general rule of thumb, be sure to include BOTH the Itemized Bill AND the applicable EOB showing the primary insurance payment for that particular charge. Remember, Balance Due statements are not accepted for Itemized Bills.

### **Q: How can I contact HSR about a claim?**

*HSR* operates a Customer Service Department in Dallas, Texas. They answer the phones 12 hours a day, 7:00 AM to 7:00 PM, Central Time which is 8:00 AM to 5:00 PM in all four USA Time Zones. You can reach *HSR* Toll-Free at 1-866-726-8870, via email at [BSA@hsri.com](mailto:BSA@hsri.com) or by fax at (972) 512-5839

### **Q: What is “Primary/Excess Insurance?”**

The insurance plans pay the first \$300.00 of any claim on a “Primary Basis” regardless of any Primary Insurance. For claims above \$300.00 in total, the insurance becomes “Excess” meaning it will pay those expenses not paid by the Primary Insurance. In the event there is no other insurance, these plans will pay primary.

### **Q: Will I get an acknowledgement the claim is being processed and/or paid?**

If all the required information is received initially, *HSR* will just process the claim, make payment and send you an EOB detailing how the claim was paid (or denied) and who was paid and how much. If *HSR* needs more information, you will receive a letter from them listing the specific items still needed to process your claim.