Claims Process

When an injury, property damage, or other accident occurs during a covered USMS activity, the following forms must be filled out and submitted to the USMS national office:

Incident Report Form

- This form MUST be filled out for any injury, property damage, or other accident
- This form must be filled out by an Event Director, Official, Coach, or Club Representative (not by the injured party)
- This form should be submitted to the USMS national office (address is on the form)

Medical Claim Form

- This form MUST be filled out if an injury requiring medical care occurs as the result of an accident during a covered USMS activity
- This form must be filled out by the claimant (injured party)
- This form should be submitted to Administrative Concepts, Inc. (address is included in the form instructions)
PARTICIPANT ACCIDENT CLAIM FORM

(To be used for all claims involving accidental injury, dismemberment, loss of sight, hearing, or medical expenses)

HOW TO FILE A CLAIM

1. Complete all items on the attached claim form.
   • The Claim Form should be completed, signed, and dated by the claimant. If the claimant is a minor, a parent or guardian must complete the dependant section in full.
   • Attach copies of detailed medical bills (showing treatment codes) and any Explanation of Benefits (EOB's) received from your personal health insurance carrier(s).

   An itemized medical bill includes specific patient data (date of service, diagnosis, procedure codes, amount charged) and hospital/physician information (provider name, address, TIN). Often “Balance Due” statements and/or incomplete medical bills are received that do not give enough detail to process the charges. In order to expedite claim payment, please ask your medical provider to submit standardized billing statements (called UB92 billing statement for a hospital charge or a HCFA1500 billing statement for a physician charge) so it may quickly be reviewed to finalize your claim.

   Payment will generally be sent directly to the medical providers unless proof of prior payment (copy of check, zero balance information) is submitted with the claim.

   • Make a copy of the entire package and send it directly to Administrative Concepts, Inc. It helps to also provide a copy of the entire package to the school so they are able to follow up should you have a question. Should you receive additional medical bills or EOB’s after submitting the original claim report you should again make copies and send to Administrative Concepts, Inc.

2. Send the completed and signed claim form and all required documents to:

   Administrative Concepts, Inc.
   994 Old Eagle School Rd. Suite 2005
   Wayne, PA 19087
   Phone: (888) 293-9229
   Fax: (610) 293-9299

3. Retain copies of all documents for your records.

YOU WILL BE CONTACTED BY ACI IF ADDITIONAL INFORMATION OR DOCUMENTATION IS REQUIRED.

IF YOU HAVE ANY CLAIM RELATED QUESTIONS PLEASE CALL ACI.
**PART I - CLAIMANT'S REPORT**

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6. Claimant's Address

7. Best Contact Phone Number (Include Area Code)

8. Date and Time of Accident

9. Place where Accident Occurred

10. Claimant is a:

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<th>Member</th>
<th>Volunteer</th>
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Dental Claims

11. Indicate which Teeth were Involved in the Accident

12. Describe Condition of Injured Teeth Prior to Accident:

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<th>Whole, Sound and Natural</th>
<th>Filled</th>
<th>Capped</th>
<th>Artificial</th>
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13. Type of Injury (Indicate Part of Body Injured - e.g. broken arm, sprained ankle, etc.)

14. Describe How Accident Occurred - Give All Possible Details - Must be a Bodily Injury Due to Accident

15. Has the claimant suffered from the same or similar condition before?

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<th>YES</th>
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16. Did Accident Occur (Check Yes or No for Each of the Following):

A. During a policyholder program, sponsored & supervised, or sanctioned activity?

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B. On activity premises?

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<th>YES</th>
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C. While traveling directly and uninterruptedly to or from a policyholder program, sponsored, supervised or sanctioned activity?

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<th></th>
<th>YES</th>
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17. Name of Event or Activity

18. Name of Event or Activity supervisor

**PART II - OTHER INSURANCE STATEMENT**

Are you entitled to benefits under any other insurance policy covering this injury?

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<th>YES</th>
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1. If NO, please complete the "CERTIFICATION OF NO OTHER INSURANCE" portion on this form.

2. If YES, please attach copies of statements of benefits paid or denied and complete the following.

3. Are you eligible to receive benefits under any governmental plan or program, including Medicare?

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<th>YES</th>
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**CERTIFICATION OF NO OTHER INSURANCE**

I, __________________________, hereby certify that I have no other accident or health insurance or any other insurance covering this loss.

Signature of Claimant or Authorized Representative __________________________

Dated __________________________

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Administrative Concepts, Inc. does not share Private Health Information except as required or permitted by law. We are committed to guarding the Private Information entrusted to us.

PAYMENT WILL BE MADE TO THE PROVIDERS OF SERVICE UNLESS A PAID RECEIPT IS ATTACHED AT TIME OF SUBMISSION.

BY SIGNING BELOW I HEREBY CERTIFY THAT THE ABOVE INFORMATION IS TRUE & CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

**AUTHORIZATION and ASSIGNMENT OF BENEFITS**

I, the undersigned authorize any hospital or other medical-care institution, physician or other medical professional, pharmacy, Insurance support organization, governmental agency, group policyholder, Insurance company, association, employer or benefit plan administrator to furnish to the Insurance Company named above or its representatives, any and all information with respect to any injury or sickness suffered by, the medical history of, or any consultation, prescription or treatment provided to, the person whose death, injury, sickness or loss is the basis of claim and copies of all of that person’s hospital or medical records, including information relating to mental illness and use of drugs and alcohol, to determine eligibility for benefit payments under the Policy Number identified above. I authorize the policyholder, employer or benefit plan administrator to provide the Insurance Company named above with financial and employment-related information. I understand that this authorization is valid for the term of coverage of the Policy identified above and that a copy of this authorization shall be considered as valid as the original. I agree that a photographic copy of this Authorization shall be as valid as the original. I understand that I or my authorized representative may request a copy of this authorization. I understand that I or my authorized representative may revoke this authorization at any time by providing the insurance company with written notification as to my intent to revoke. I understand that any person who knowingly and with intent to defraud or deceive any insurance company files a claim containing materially false, incomplete or misleading information may be subject to prosecution for insurance fraud.

Signature of Claimant or Authorized Representative __________________________

Dated __________________________
WARNING. Any person who knowingly:

Alaska: and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona, Arkansas and Rhode Island: presents a false or fraudulent claim for payment of a loss or benefit is subject to criminal and civil penalties, or specific to AR and RI: presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Delaware: and with intent to injure, defraud or deceive an insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida: and with intent to injure, defraud, or deceive any insurer, files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Idaho and Indiana: and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information (for Idaho) is guilty of and (for Indiana) commits a felony.

Kentucky, New York and Pennsylvania: and with intent to defraud any insurance company or other person files an application for insurance, or files a statement of claim, containing any materially false information or conceals, for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime, specific to PA: subjects such person to criminal and civil penalties and specific to NY: shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Louisiana, New Mexico, Texas and West Virginia: presents a false or fraudulent claim for the payment of a loss (or specific to LA, TX and W VA: who knowingly presents false information on an application for insurance) is guilty of a crime and may be subject to fines and confinement in state prison, (or specific to NM: to civil fines and criminal penalties.)

Maryland: and willfully presents a false or fraudulent claim for payment of loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Ohio: with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon: and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material hereto, may be subject to prosecution for insurance fraud.

Puerto Rico: and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. If aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

WARNING:

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Hawaii: Presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Maine/Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638.20.

Tennessee and Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurer or insurance company for the purpose of defrauding the insurer or insurance company. Penalties include imprisonment, fines and denial of insurance benefits.

The laws of some states require us to furnish you with the following notices: