



Introduction to  
HeadStrong Concussion Insurance Program

**Wisconsin Interscholastic Athletic Association**

April 27, 2018

For Program Year: 2018-2019

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# The WIAA has secured the HeadStrong Concussion Insurance for the 2018-19 School Year

**Premium:** \$1.50 per Participant (**PAID IN FULL BY WIAA**)

**Coverage Period:** August 1, 2018—August 1, 2019

**Eligible Person(s):**

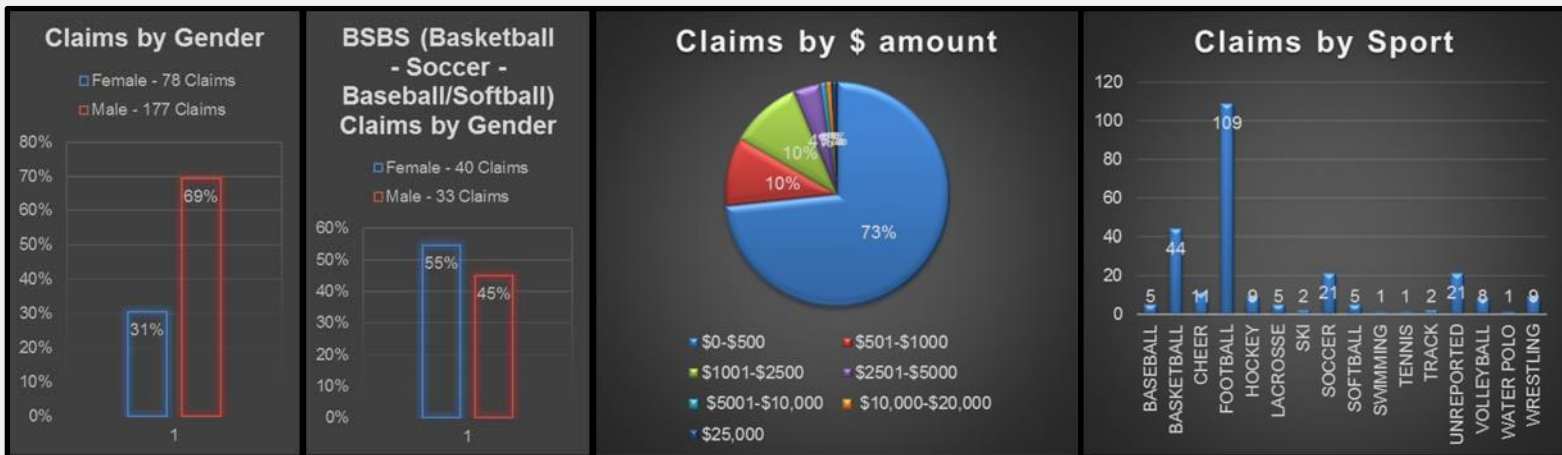
All athletes, grades 6-12, participating in a Covered Activity.

**Covered Activities:**

Participating in practice or play of interscholastic sports under the jurisdiction of the WIAA. Interscholastic Sports and Activities Include:

Baseball, Basketball, Cross Country, Football, Golf, Gymnastics, Hockey, Soccer, Softball, Swimming & Diving, Tennis, Track & Field, Volleyball and Wrestling. Includes traveling directly to and from a scheduled event as a representative of the school while traveling in transportation sponsored by the school.

## Summary of HeadStrong Program 2017-2018: 600,000 participants



**HeadStrong 2017-2018: Projecting 600,000 participants:**

6 States with 100% participation: Arizona, Michigan, Minnesota, Montana, Wisconsin and Wyoming  
 2 States with partial participation: California and Missouri

**Growth in HeadStrong participation increases long-term stability and participant cost.**





# Concussion Insurance Program Guide

## Headstrong Concussion Insurance Policy Information Wisconsin Interscholastic Athletic Association

Broker: Dissinger Reed

Third Party Administrator (TPA): K&K Insurance

Insurance Carrier: Nationwide Life Insurance Company – AM Best Rated A+XV

- **Policy #:** JXS0000028858100
- **Coverage Period:** August 1, 2018 – August 1, 2019
- **Deductible:** \$0 per claim
- **Eligible Person:** All athletes participating in a Covered Activity
- **Covered Activities:** Participating in practice or play of sports governed and/or sponsored by the WIAA
- \$25,000 per injury medical maximum
- 1-year benefit period (Benefits will be payable for 1 year from the injury date)
- Usual and Customary 100%
- Accidental Death & Dismemberment \$5,000
- Accidental Death and Dismemberment Aggregate \$250,000

The HeadStrong Concussion Insurance Program was specifically developed to insure student athletes from the high cost of concussion treatment and neurological follow up.

The student athlete has 'first dollar' coverage (zero deductible) for concussion assessment and treatment.

Coverage is secondary/excess to any other valid and collectable insurance but will become the primary payor, if no other insurance is available.

Program Highlights Include:

- \$0 deductible and no Co-pays
- Tele-med Services, when needed
- No restrictions on specific doctors
- No referrals needed for treatment
- No internal limits
- No specific procedure maximums
- Neurological follow up care When medically necessary and billed at U&C.

### Contact for Claims:



[kk.newpaclaims@kandkinsurance.com](mailto:kk.newpaclaims@kandkinsurance.com)

Fax: (260) 459-5915



Phone: (800) 237-2917



K&K Insurance/Specialty Benefits  
1712 Magnavox Way  
Ft. Wayne, IN 46804

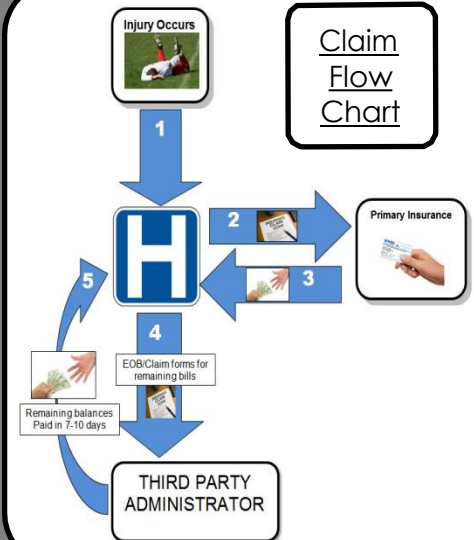
Please submit the completed and signed claim form along with itemized bills and EOB's from the primary insurance carrier. The more information you can provide upfront, the better. Claims payments are expedited with CLEAN submissions allowing us to pay you providers quickly.

### Third Party Administrator



[www.kandkinsurance.com](http://www.kandkinsurance.com)

### Claim Flow Chart



### HOW TO SUBMIT A CLAIM UNDER THE CONCUSSION PROGRAM

- 1) Submit the incident report within 365 days of the injury.
- 2) Make certain that the incident report is completed in its entirety, including the policy number (JXS0000028858100), with accurate and detailed injury information and how the accident happened.
- 3) The incident report **MUST BE SIGNED** by a representative of the school. **INCIDENT REPORTS WHICH ARE NOT SIGNED, WILL DELAY THE CLAIM.**
- 4) Physician billings on CMS1500 forms and hospital/facility billings on UB04 forms would be preferred as these forms contain all the necessary coding required to process a claim. See bullets #5 & 6 for additional instruction regarding bills.
- 5) If the injured participant has primary insurance, each bill should be submitted with the primary insurance Explanation of Benefits or denial.
- 6) If the injured participant has primary insurance, all providers should be informed of the primary insurance information so they are billed first, and the K&K information for the concussion program insurance billed second.
- 7) When the injured participant does not have primary insurance, we have agreements through PPO networks that allow many bills to be reduced with contractual discounts. We encourage injured participants **NOT** to pay claims in advance of submitting them to us, so these discounts can be used.

### PRIMARY CONTACT

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