



PSIC

Prairie State Insurance Cooperative

Subject: Steps to Filing a Student Accident Claim for PSIC:

1. Student is injured during a school sponsored event, activity or sporting event.
2. Parent should request a claim form for reporting a student accident claim from their school district.
3. The district will first complete section 1-A of the claim form. This will certify that the accident took place during a school sponsored and supervised activity.
4. The parent completes the remainder of the form after the district has completed section 1-A.
5. The insurance company will require itemized bills for any treatments provided for the injured student. (HCFA-1500) is the standardized form used by medical providers. It contains procedure codes and tax ID numbers which the carrier must have in order to issue a check.
6. If there are hospital charges, the carrier will need a UB-04 or UB-92 from said hospital as these provide procedure codes and tax ID numbers. This is the area that causes most delays as parents typically send Balance Due and Past Due statements which the carrier cannot process because they are not itemized bills.
7. As Student Accident is secondary/excess coverage, the parents must first file for benefits with their own Primary Health Insurance. After Primary Health Insurance makes payment they will provide an (EOB) Explanation of Benefits which details what, when and to whom payments were made. The EOB must be submitted if there is primary insurance. If the parents do not have health insurance the EOB is not needed and Student Accident becomes primary.

****Important Note: Parents with PPO/HMO plans must remain in Network. Seeking treatment out of network requires written authority by a physician. Failing to do so will decrease Student Accident benefits by 50%.**