



Boy Scouts of America Council Accident & Sickness Insurance Plan 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)**, the claims administrator for the Plan, to receive the following information to completely process your insurance claim:

1. A **Completed Claim Form** detailing all the 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 (statements from a doctor or hospital showing just the amounts still owed) **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.

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 as Itemized Bills.**

Q: How can I contact HSR about a claim?

HSR operates a Customer Service Department in Dallas, Texas for 9 hours day, 8:00 AM to 6:00 PM, Central Time. You can call **HSR Toll Free at 1-866-726-8870**, via email at **BSA@hsri.com** or by fax at (972) 512-5839.

Q: What is Excess Insurance?

"Excess" Insurance is insurance which pays the covered expenses not paid by your Primary Insurance. In the event you don't have other insurance for your Scout, the BSA Plan will pay primary.

Q: Will I get an acknowledgment 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 claims was paid (or denied) and who was paid and how much. If **HSR** needs more information, you will receive a letter from us listing the specific items still needed to process your claim.

Health Special Risk, Inc.

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