



# Is your Student-Athlete on *your* Health Insurance? (A Tip Sheet)

If your student athlete is covered under *your* insurance during his or her career at Berkeley, you – as well as your student – might, from time to time, have an additional role to play to make sure their plan runs smoothly. You will have to respond to any inquiries sent to you by your insurance, and failure to do this can result in suspension or non-payment of bills. They won't send these inquiries to Cal, even if the bill is sports-related, and we can't answer them; their contractual relationship is with you and your athlete, not Berkeley, and they will not accept responses from us.

## **Know your Coordination of Benefits – and keep it up to date**

In insurance parlance, Coordination of Benefits refers to how different insurance carriers share responsibility for claim when the patient is covered under more than one plan. One insurance is designated primary, and processes all the patient's claims first, as if no other insurance was in effect. The secondary insurance processes to cover any *remaining* balances, such as copays, deductibles, and other charges not covered by the primary. If your student is going to be covered under *both* your insurance plan as well as Berkeley SHIP, the two plans will coordinate to cover any bills.

**You don't get to choose which insurance is primary. (In most cases, SHIP is.)** Insurance primacy is governed by a set of rules issued by the National Association of Insurance Commissioners (NAIC). One rule, dubbed the "dependent/non-dependent rule" states that when an individual has two health insurance plans, and is the primary member on one but a dependent member on the other, the plan on which the individual is the primary member is the primary insurance. For this reason, if your student is covered under both SHIP and your employer group plan, SHIP will always be primary. The employee is the primary member on your employer plan, but your student is the primary member on SHIP.

**You must inform your insurance if your student has SHIP as well.** They can't process claims correctly if they don't know they're secondary, and they can *only* take this information from you. If you don't update them about your son or daughter's new primary insurance, they will eventually have to take refunds for any claims incorrectly paid and will stop future payments until you sort out the issue. Different carriers have different processes for members to update coordination of benefits, so please contact your insurance, find out the correct procedure, and inform them if your student has SHIP.

## **Don't ignore Third-Party Liability Inquiries**

If your insurance carrier receives the bills for your son or daughter's injury, they might try to investigate whether a third party – like another driver, in the case of a car accident – was at fault. In these cases you'll receive a letter from your insurance or a law firm contracted by them asking for details about how the injury occurred. Your student should respond to these queries honestly to the best of their knowledge, and in a timely fashion. Don't be scared of these letters – remember, *you* are not the one being investigated – but ignoring them will just lead to repeat queries and can complicate claims processing. Again, your insurance is asking *their member* for this information, not Cal. We cannot respond on your student's behalf.

## **Your insurance might pay you – or your student – instead of the healthcare provider**

It's rare, but a few insurance plans respond to bills from out-of-network providers by sending payment to their member, with whom they have a contract, rather than the doctor, with whom they have none. In these cases, you or your student might receive a check from your insurance that you weren't expecting. It's your responsibility to cash the check and send one of your own for the equal amount to the service provider. Also, if the service is sports-related, please contact the Athletic Insurance Coordinator at (510) 642-8640 and/or your trainer so that we can work with you to resolve any balances not paid by your insurance. We can also help you determine where you should send your check.

## **Keep a record of Explanations of Benefits (EOBs) issued by your insurance**

Whenever your insurance processes a bill for you or your student, they will issue a document called an Explanation of Benefits that breaks down how they paid it. Typically both the provider and the member receive a copy. The provider will include their copy when they send the claim to the secondary insurance, so normally you won't have to. Still, it's still important to keep these documents as your record that your insurance paid your bill. Also, if your insurance denies a bill for some reason, the EOB will probably be your first notice that additional action is required to resolve the claim.

## **Your insurance might require your student to contact them directly**

In many cases, insurance companies will allow the primary member – you or your spouse – to resolve any or all of the above issues on behalf of the dependent. However, once your student turns 18 he or she is an adult for insurance purposes, and your insurance company can require them to respond personally when any of these issues arise. It might be possible for your son or daughter to sign a release allowing you to work with your insurance to resolve issues like this, if they wish to do so; you can investigate this with your insurer.

## **Remember: the Athletic Insurance can *only* cover after your insurance has finished its process!**

Cal purchases an accident/injury insurance plan designed to protect you and your daughter from out-of-pocket costs for sports-related injuries. As a matter of contract, this insurance is an "excess only" plan, which means it can *only* pay costs not covered by any health insurance that may be in place. If your insurance suspends a claim because they're waiting for a response from you, the Athletic Insurance can't act on the bill until the primary insurance issue is resolved.

## **UC BERKELEY INSURANCE CONTACT LIST**

### **UNIVERSITY HEALTH SERVICES (aka "The Tang Center") 510-642-2000**

[uhs.berkeley.edu](https://uhs.berkeley.edu)

includes an overview of UHS services as well as Berkeley SHIP benefits, procedures, and waiving SHIP

### **STUDENT HEALTH INSURANCE OFFICE (SHIO) 510-642-5700**

[ship@berkeley.edu](mailto:ship@berkeley.edu)

located on the 3<sup>rd</sup> floor of Tang, administers the SHIP program

### **ATHLETIC INSURANCE COORDINATOR 510-642-8640**

[dwestbro@berkeley.edu](mailto:dwestbro@berkeley.edu)

responsible for the day-to-day operations of the athletic injury insurance

### **CAL STUDENT CENTRAL 510- 664-9181**

[studentcentral.berkeley.edu](https://studentcentral.berkeley.edu)

for questions on financial aid, scholarship, fees, registration, and enrollment