

Student Accident Insurance

DRAFT

09/12/2006

ACC provides student medical accident insurance for students participating in certain college sponsored classes or activities. For covered classes, the student pays a \$3.50 insurance fee at the time of registration. The maximum medical benefit is \$10,000 per student with a \$25.00 deductible. The student is responsible for the \$25.00 deductible

Procedures

1. Provide first aid for the student sufficient to get the situation under control.
2. If on Campus, notify Campus Police at 222 or 223-7999 immediately; Campus Police will provide first aid and contact emergency services as necessary. Campus police also are required to complete an incident report.
3. The Faculty Member must be notified immediately of the incident.
4. If critical medical attention is needed, ACC Faculty / Staff or Campus Police should call EMS for transport. ACC Faculty / Staff and Campus Police cannot allow the student to refuse medical care if, in the best judgment of the faculty or staff member, emergency care is needed. Only EMS may make the determination of allowing a patient to refuse care.
5. If non-critical medical attention is needed, the student may chose to see their own physician or go to a minor emergency center. The student may drive themselves or be driven by a friend or family member. Under no circumstance should a faculty member or staff employee drive a student in a personal car. If ACC faculty or staff feels transport is needed, call Campus Police or EMS directly.
6. The injured student must obtain a HSR Insurance Claim Form. This form can be obtained from covered class instructor, Program Coordinator, Environmental Health Safety and Insurance Office and is accessible to ACC Faculty and staff on the ACC Forms Data Base at <http://accweb.austincc.edu/accforms/other%20services/servhome.html> under Student Accident Claim.
7. The form must have the "Name of Supervisor" completed by the Instructor for the class in which the injury occurred. The completed form must contain the signature the student/participant. ***The faculty member verifies that the student is currently enrolled in a "covered" class and the injury occurred during a class-sponsored activity.*** The Environmental Health Safety and Insurance Manager signs the claim form in the section titled "Policyholder Verification Signature".
8. The student may pay the bill at the time of treatment and request reimbursement from ACC's insurance company, less the \$25 deductible. In order for a student to be reimbursed, an ***itemized statement must be filed with the claim (General Health Insurance Claim Form)***. It is the student's responsibility to obtain the proper forms from the medical provider and submit them to the Environmental Health Safety and Insurance Office.

OR

- The medical provider may accept third party insurance coverage. The student will pay the \$25 deductible at the time of service and obtain an *itemized statement of service from the medical provider*. It is the student's responsibility to obtain the proper forms from the medical provider and submit them to the Environmental Health Safety and Insurance Office. South Austin Hospital, Round Rock and John's Community Hospital are a few that currently accept the insurance.
9. The claim form must be completed and attached to the itemized medical bill before insurance payment will be made. Reimbursement requests along with completed claim form should be sent to:

Austin Community College
Environmental Health Safety and Insurance Office
9101 Tuscany Way
Austin, TX 78754
Fax (512) 223-1035
Phone (512) 223-1015

10. The completed form must contain the name of the faculty member/instructor of the class in which the injury occurred and the signature of student/participant. The 3rd page of the claim form is the HIPAA Authorization Form, giving permission to release medical information to the insurance company. That form must be signed and submitted with the claim form and itemized statements. The Environmental Health Safety and Insurance Manager signs the claim form in the section titled "Policyholder Verification Signature".
11. The student must return a copy of the completed form to the Program Coordinators Office immediately after the incident. The Program Coordinator shall notify the Environmental Health Safety and Insurance Office as soon as they are made aware of the student injury.
12. The Program Coordinator will forward the claim form to the Environmental Health Safety and Insurance Manager Department to serve as official notification of a claim. Environmental Health Safety and Insurance Office requires a claim form to confirm coverage with the carrier & medial provider. The Environmental Health Safety and Insurance Office will maintain copies of the claims, in compliance with the HIPAA regulations. Only the EHS and Insurance Office at ACC is authorized to maintain a copy of the claim form in their files.
13. The Instructor will complete "Supervisor's Injury / Illness Analysis and Prevention Report," (ACC Forms Data Base at <http://accweb.austincc.edu/accforms/other%20services/servhome.html>), including the case number filed by campus Police officer on top right hand corner of report. The report is to be completed at time of accident and copy submitted to Program Coordinator and original to Environmental Health, Safety and Insurance Department (EHS).