

Student Accident Insurance

DRAFT

11/7/03

There is student medical accident insurance for students participating in certain college sponsored laboratory/clinical activities. For covered classes, the student pays a \$3.10 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

Accident Procedures

1. Provide first aid for the student sufficient to get the situation under control.
2. Notify Campus Police at 222 or 223-7999 immediately; Campus Police are required to complete an incident report and will contact emergency services if needed.
3. The Faculty Member must be notified immediately of the incident.
4. If it appears that a physician should see the student, he or she may chose to see their own physician, go to a minor emergency center, or be transported to a hospital. The student will pay the bill at the time of treatment and request reimbursement from ACC's insurance company. 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.
 - Over the past few months, we have worked with several medical providers to accept the third party insurance coverage. This method allows the student to pay the \$25.00 deductible and the insurance company to pay the remainder of the bill. South Austin Hospital, Round Rock and John's Community Hospital are a few that currently accept the insurance. The student must take an insurance claim form to the medical provider / hospital at the time medical services are requested. Information on obtaining the form is listed below in #5. 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 medical provider should be asked to contact ACC Environmental Health Safety and Insurance Office at 223-1015 for policy and billing information. ***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".
 - The medical provider will send the medical bill directly to the insurance company or to Environmental Health Safety and Insurance Manager (Environmental Health Safety and Insurance Manager forwards to Insurance Company) for payment. The student will not be required to pay the medical

bill at time of treatment. The student will be responsible for the \$25.00 deductible.

5. The injured student must obtain a Pan American Life 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 (<http://accweb.austincc.edu/accforms/other%20services/servhome.html> under Student Accident Claim). The student must take a copy of this claim form with them when they are seeking medical treatment, as the treating physician must fill out page 2 of the claim form.
6. 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
7. 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.
8. 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.
9. 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 Manager 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. No one other than the EHS and Insurance Office (or student) shall maintain a copy of the claim form in their files.