

HOW TO FILE A PLAYER/PARTICIPANT MEDICAL INSURANCE CLAIM

One of the benefits of being an affiliated player is the secondary player medical insurance that is offered through the United States Adult Soccer Association (“USASA”) through the New Mexico State Soccer Association (“NMSSA”). A summary of the player medical insurance is posted in this folder in English and Spanish.

In order to receive the benefits of the secondary player medical insurance, you must properly complete an insurance claim form, sign it, get it signed by your league representative, then submit the completed, original, signed form to the NMSSA Registrar. All medical insurance claims must be filed through the NMSSA. Your team captain, coach, or league representative cannot approve an insurance claim, although those persons may be required to sign the claim or provide information in support of the claim. To file a claim, a player needs to do all of the following things:

1. Complete the Insurance Claim Form by supplying all information requested;
2. Sign the Claim form;
3. Bring the completed, signed claim form to your league representative for verification and signature;
4. Submit the completed Insurance Claim Form to NMSSA within thirty (30) days after the incident. You can, but are not required to, submit copies of medical bills with the claim form. You may be required to provide additional information or documentation to the insurance carrier.

Frequently Asked Questions About Insurance

Should I Include My Medical Bills? You may, but are not required to, include with your claim written documentation that you have received from your medical service providers. You may attach to the claim form copies of invoices from the medical service/supply provider (doctor, hospital, immediate care facility, pharmacy, etc.).

Who Do I Call for Advice About Medical Services? NMSSA does not provide advice about medical services. NMSSA’s only role in the insurance claim process is limited to verifying that you are a properly registered player that is eligible for coverage. NMSSA will not provide medical advice. You should seek medical advice from your doctor or other medical professional.

If I Already Have Insurance, Should I Still Submit a Claim? This is a decision that you must make for yourself. The USASA player medical insurance is secondary, meaning that if you already have insurance, the USASA insurance may cover you for things that are not covered by your primary insurance carrier. It is up to you to decide what to do under these circumstances.

Am I covered by USASA player medical insurance? The USASA player-medical insurance should apply if you are a properly registered player, the injury occurred during

a regularly scheduled practice or game, and the game or practice was with an affiliated league or tournament. The NMSSA cannot guaranty that coverage. Before you register in a league or participate in a tournament, you can confirm with the NMSSA office whether the league or event is sanctioned by USASA. Some leagues in New Mexico, such as the Ligalantino in Albuquerque, are not members of NMSSA.

How Long Does it Take for the Claim to Be Processed? Once the claim is submitted to NMSSA, NMSSA verifies the registration of the player. This process usually takes less than seven (7) business days. Remember though, that NMSSA Registrar is an unpaid volunteer and performs services for NMSSA during personal time. So sometimes the verification process may take longer. After the player's registration is verified, NMSSA sends the claim form to the insurance company by regular mail. The insurance company then takes over and will contact you directly, either on the phone or in writing, about the status of your claim. It usually takes the insurance company seven (7) to ten (10) business days to process the claim. Remember that there are more than 200,000 players in the USASA so you should not be surprised if you do not receive a response immediately.

How do I get a copy of the NMSSA Insurance Claim Form? NMSSA Insurance Claim Form is posted as an electronic file on this web site.

To Whom Should I Send the Completed Claim Form? The original, signed, completed claim form should be sent to the NMSSA Administrator. Please ensure that you have put sufficient postage on the envelope before it is mailed. Send the signed, completed form to:

New Mexico State Soccer Association
Attn : NMSSA Registrar
1820 San Pedro NE, Suite 6
Albuquerque, NM 87110

What Happens If I Submit an Incomplete Form? Do not submit an incomplete form! If any portion of the claim form is incomplete, the claim form will not be approved and will be returned. Do not submit an incomplete form, as this will delay the process.

Why Must I Sign the Claim Form? By signing the form, you are certifying to NMSSA and to the insurance company that your injury occurred during a regularly scheduled match or practice in an affiliated league or tournament. If the league or tournament is not on the list on the NMSSA Directory Page, then it is probably not currently an affiliated league in good standing with NMSSA and the player-medical insurance may not be available.

Why Does the League Representative Have to Sign the Claim Form? By signing the claim form, the league representative is certifying to NMSSA and to the insurance company that you are an affiliated player and that the injury occurred during an affiliated match or practice. This additional signature requirement serves to provide an additional means of verification to prevent improper insurance claims from being filed.

Should I Make a Copy of the Submitted Claim Form? Yes. You should make a copy of the claim form and any supporting documentation for your records so that you have a record of when the claim form was sent to NMSSA and what was sent.

Will I Be Notified When the Claim Form Has Been Sent to the Insurance Company? Yes. NMSSA will send you a copy of the transmittal letter the same day it forwards your claim to the insurance administrator.

Will I have to Provide Additional Information to the Insurance Company? Maybe. Once the insurance company receives your claim, they may contact you to obtain additional information. You should cooperate with the insurance company's requests.

What Happens to My Claim Form After It Is Sent to the Insurance Company? After the insurance claim is sent to the insurance company, it will be assigned a claim number and the insurance carrier will then investigate the claim by reviewing the form and any accompanying documentation. The claims adjuster may contact you and other witnesses. The claims adjuster may also contact the medical service providers. You should cooperate with the insurance carrier and comply with any request for additional information.

Should I Tell My Medical Service Provider to Call NMSSA? No. You should not do this. NMSSA is not equipped to answer questions from health care providers about what is or is not covered under the USASA insurance policy. NMSSA will also not make any decisions regarding your medical treatment.

Should I Have Bills Sent Directly to NMSSA? No. NMSSA only will accept bills if they are submitted with a completed claim form. You should never tell the medical insurance provider that NMSSA will pay your medical bills. You should also not tell your medical service providers to call NMSSA.

Am I Responsible for Payment of My Medical Bills? Yes. NMSSA does not pay your medical bills. All decisions about reimbursement of your medical bills are made by the insurance company. You should have your medical bills sent to you and should pay those bills in a timely fashion, then seek reimbursement from the insurance company.

Can I Tell My Medical Service Provider that NMSSA Will Pay the Bills? No. Do not tell your medical services provider that NMSSA will pay your bills. You are responsible for arranging for payment of all of your medical bills (and not NMSSA). Do not have your bills sent to NMSSA or to any of its officers.

Can I Submit an Unsigned Form? No. All claim forms MUST be signed by the player and the league representative.

Can I Submit a Copy of the Claim Form? No. NMSSA must receive the original claim form with original signatures on it.

Can I Submit the Insurance Claim Form Electronically? No. Only original, complete, signed claim forms will be considered. This process is used to prevent fraudulent claims from being submitted.

What Happens if I Forgot to Submit My Medical Bills With the Claim Form? This is not a problem. Wait until you are contacted by the insurance company and then submit those bills directly to the insurance company. There is no requirement that you must submit medical bills, but it is recommended that you do so because the insurance company will most likely need to review your written documentation.

What If Additional Medical Bills Are Received After I submit the Claim Form? Keep them until you hear back from the insurance company. The insurance company will probably ask you to send in those bills.

Can I Use the Claim Form Used by the Doctor, Hospital, or Medical Service Provider? No. You must use the USASA Special Risk Accident Claim Form. Claim forms used by medical service providers are not acceptable and will be discarded. If the medical service provider asks you to complete their form, you should comply with their internal procedures. However, those forms should not be sent to NMSSA.

How Much Will Be Reimbursed? The insurance company decides what is covered and what is not. If you believe that the insurance company has not made an appropriate reimbursement, you may send a letter to NMSSA detailing your concerns, but there is no guaranty that NMSSA will have any control over the insurance company's decisions. You may also need to consult with an attorney to determine what, if any, remedies that you may have against the insurance company.

What Should I Do If I Have Not Heard from the Insurance Company? If more twenty one (21) business days has passed after you mailed the claim form to NMSSA and you have not received any communication from the insurance company, send an e-mail message to the NMSSA Administrator (aslsoc@swcp.com). Include in your e-mail your name, the name of the affiliated league or tournament, and the date you mailed the claim form to NMSSA.

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ADVICE, A GUARANTY OF COVERAGE, OR A
REPRESENTATION AS TO THE AMOUNT OR EXTENT OF
INSURANCE COVERAGE.**

Any questions concerning coverage should be directed to the insurance company during the claims approval process.

