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## **Correct Way to File an Insurance Claim With Oklahoma Soccer Association (OSA) Using USASA Accident/Excess Medical Insurance**

In recent months, OSA has had an increasing problem with the filing of insurance claim forms. If the correct procedure is followed, filing claims is a very easy process.

The correct process for filing a claim is:

- ◆ When an injury occurs that requires medical treatment, the adult player or the parent of the Youth player should contact the OSA office in Tulsa. We will send the claim form and a brief explanation sheet on the coverage.
- ◆ The adult player or parent must completely fill out the claim form (front & back) with all of the information requested.
- ◆ Bills need to be itemized and a copy of a primary worksheet is required.
- ◆ The form must be returned to the OSA Tulsa office so that we can verify player registration and the event where the injury occurred was an OSA sanctioned event.
- ◆ Once the form is verified, the OSA office will forward the claim and additional paperwork (bills, etc.) to the insurance company.

The above procedure must be followed. Failure to do so will result in the claim being returned for proper processing. This delays the payment of outstanding bills which can turn into a hassle for the billing party.

Some of the problems which have been encountered recently include:

- ◆ Claims forms being sent directly to the insurance company, by –passing the OSA office.
- ◆ Parents waiting to file a claim until they hear from their primary insurance carrier (often the processing time of the primary carrier takes months).
- ◆ Claims being sent in to the insurance company not completely filled out or missing signatures. We must have this done before it comes to the OSA office.

If you have any questions regarding the correct process for filing an insurance claim, please contact OSA at (918) 627-2663 in the Tulsa area or (800) 347-3590 outside Tulsa.