venbrook student insurance

Coast Community College District

Coast CCD's Student Insurance accident program gives you access to the care you need to recover properly and return to school and intercollegiate sports. Please review your master policy for plan coverage and limitations.

Injured on campus, at a school-sponsored event, or while participating in an intercollegiate sport?

- Report your injury within 90 days to a coach, athletic trainer, Health Office, or other authorized school staff member.
- Get treatment within 120 days of the injury.
- Claims for eligible treatment must be submitted within 365 days of the injury.
- Your school will provide a HIPAA Authorization Form and Student Accident Claim Form to complete and sign.
- Once your claim is enrolled, you will receive a Claim Control ID **(SN#)**. Give this number to your medical provider so they can bill Anthem (S.A.I.N.).
- If you have other health insurance, always provide that information to your provider.

WHICH INSURANCE PAYS FIRST? Private Health Insurance (*Through you or a parent/guardian)*

- Your private insurance generally pays first. Anthem (S.A.I.N.) generally pays second for eligible remaining expenses.
- If your private insurance denies treatment, your provider must obtain a denial before Anthem can review the claim.

Medi-Cal/Medicaid or Military TRICARE:

- Anthem (S.A.I.N.) pays first. Your government health plan generally pays second.

Kaiser

- Kaiser is your primary insurance.
- If you receive care outside the Kaiser network, a Kaiser denial may be required before Anthem can coordinate benefits.

No Other Insurance, am I still eligible:

- Yes, you are still covered as long as you are an eligible enrolled and registered student or athlete.

IMPORTANT SERVICES & PROVIDER INFORMATION

- **Physical Therapy:** Up to 24 visits are covered with a physician's order. Additional visits require prior approval from Anthem and a new physician's order and are subject to review.
- **Urgent Care vs. Emergency Room:** The severity of the injury will determine your treatment needs. Urgent care is used for non-emergent medical needs. Emergency Rooms are used for emergency or life-sustaining medical needs.
- **Prescriptions (Rx)**: Anthem (S.A.I.N.) may reimburse eligible prescriptions related to a covered injury. Submit a copy of your pharmacy receipt and prescription/medication information for review.

Choosing a Provider

Your primary insurance determines where you receive care. If Anthem (S.A.I.N.) is primary, you may use in-network or out-of-network providers. Once your claim is established, use the Sydney Health app to search for in-network providers.

Provider Won't Accept Your Insurance?

Ask for a self-pay form and itemized bill. You may submit these documents directly to Anthem for review and possible reimbursement.

****Provider or Billing questions? Call Anthem: 866-811-7946 and reference S.A.I.N and group number on your claim form****

Youth Insurance Agency, Inc. DBA Student Insurance | CA License 0386216

6320 Canoga Ave, 12th Floor · Woodland Hills, CA 91367 · studentinsuranceusa.com