

## **QUESTIONS AND ANSWERS ABOUT THE PARTICIPANT ACCIDENT INSURANCE (PAI) AND THE CLAIM FILING PROCESS**

- 1. If I get injured playing soccer how do I file a claim?** To file a claim fill out a current season USASA claim form and send it in to Florida State Soccer Association so they can verify that you are a registered player in an affiliated league in FSSA. (see “FSSA - How to File an Insurance Claim” for more information)
- 2. What should I send with the claim form?** Try to send at least one bill so that it will start the process and be set up as a working claim. You can also send the claim form in right away and send in a bill once you receive it. Please double check and make sure the claim form is completely filled out and be sure to sign page 3 of the form.
- 3. Should I use FSSA as my insurance company for the medical providers I see such as the doctor or hospital?** No! FSSA is not the insurance company and if you have bills sent directly to the State Association it will delay payment of your bills. With the claim form try to send one bill and the State Association will forward it on to the administrator of the insurance for United States Adult Soccer Association who will in turn complete the process.
- 4. How soon after I send in the form and a bill should I expect to be contacted?** The claim will be processed within 2 weeks of receipt by the insurance company after FSSA submits claim to the USASA office. Make sure you have followed the process and the claim form is complete.
- 5. What do I get as acknowledgement from the insurance company?** Within two weeks of the insurance company receiving the claim form, you will be sent an acknowledgement letter with a description of benefits. Once you have received this information you may then forward all bills directly to the insurance company at the address provided. The best way to get things taken care of in a timely fashion is to deal directly with the insurance company after you have a working claim established.
- 6. Who should I deal with about my claim?** Once you have sent in the completed USASA claim form to FSSA you will deal directly with the insurance company. You will receive correspondence from them with an explanation of benefits and information about where to send bills as well as names and numbers of people you can contact if you have questions or concerns about your claim and a claim number you can use as a reference when contacting them.
- 7. Is the soccer insurance secondary insurance?** Yes. When you go to the hospital or doctor you should give your own insurance as the primary insurance and the soccer insurance as secondary insurance. If you do not have any other type of insurance then the soccer insurance does become your primary insurance once the claim is received by the claims administrator.
- 8. Should I contact the insurance company right when I get injured?** No. There is no need to contact the insurance company until you establish a working claim. To establish a

working claim you need to fill out an official claim form so FSSA can verify that you are a registered player. FSSA then forwards the information on to the USASA office which in turn sends the claim on to the insurance company who then starts a working claim. Part of that process includes contacting you with claim information, a benefit summary and a contact person and address so you can send further bills directly to the insurance company.

**9. Do I need to contact my State Association about my claim?** No. FSSA is not the insurance company and does not get information about your individual claim. It is best to contact the insurance company directly after you have a working claim established for all your claim questions.

**10. Is there a time limit to file a claim?** Yes. You have 90 days from the date of the accident for the insurance company to receive your claim. It is highly recommended you start the process as soon as you are injured.

**11. Where can I find a claim form?** You may obtain a claim form from your league or from the FSSA website ([www.floridastatesoccer.com](http://www.floridastatesoccer.com))