



## **How to use *HeadStrong* Concussion Insurance for your student**

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The Michigan High School Athletics Association (MHSAA) offers *HeadStrong* Concussion Insurance for any student-athlete participating in MHSAA-sanctioned events (practices, games, etc.). You may bring the MHSAA *HeadStrong* letter below to your healthcare provider indicating *HeadStrong* Concussion Insurance will serve as a primary and/or secondary insurance to diagnose, treat, and manage your student's concussion. For more information on *HeadStrong* Concussion Insurance, please see the letter from the MHSAA executive director and FAQs below.

In the event that your typical healthcare provider (primary care physician, family physician, etc.) requests a payment before billing the insurance company, we provided a list of confirmed healthcare providers/clinics that currently accept the *HeadStrong* insurance policy with no reimbursement necessary. If you select a provider that requires upfront payment (co-pay) for services, you can submit a reimbursement form for the cost of diagnosing and treating your student's concussion.

We are continually adding healthcare providers to the list below. If your healthcare provider accepts *HeadStrong* insurance and you do not see them listed below, please contact Anika McEvans ([anika.mcevans@detroitk12.org](mailto:anika.mcevans@detroitk12.org)) in order to add them to the list.

## **List of Healthcare Providers Accepting *HeadStrong* Concussion Insurance**

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### **School and Community-Based Healthcare Clinics**

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Healthcare Providers / Clinic	Phone Number	Address
DEPSA –Detroit Edison Public School Academy Health Center	(313) 888-9159	1903 Wilkins, Detroit, MI 48207
Earhart Wellness Site	(313) 457-2773	1000 Scotten, Detroit, MI 48209
Henry Ford High School	(313) 494-7560	20000 Evergreen Rd, Detroit MI 48219
Maybury Wellness Site	(313) 228-8218	4410 Porter, Detroit, MI 48209
Mumford High School Health Center	(313) 416-7467	17525 Wyoming St, Detroit, MI 48221
Munger Wellness Site	(313) 457-6103	5525 Martin, Detroit, MI 48210
Fitzgerald Health Center	(586) 759-9076	23200 Ryan Rd., Warren, MI 48091
Western International High School Health Center	(313) 843-1407	1500 Scotten St, Detroit, MI 48209
YouthVille Community-Based Health Center	(313) 309-1475	7375 Woodward, Ste. 1570, Detroit, MI 48202
Marcus Garvey Academy	(313) 372-5974	2301 Van Dyke, Detroit, MI 48214
Nolan Elementary Middle School	(313) 368-4267	1150 E. Lantz, Detroit, MI 48203



Cornerstone Schools, Nevada Campus	(313) 891-0641	6861 Nevada, Detroit, MI 48234
Hutchinson Elementary School (Inside of Howe Middle School)	(313) 852-9900	2600 Garland, Detroit, MI 48214
Osborn University High School	(313) 866-9973	11600 E. 7 Mile Rd. Detroit, MI 48205
Central Collegiate Academy	(313) 865-0836	2425 Tuxedo, Detroit, MI 48206
Covenant House Health Center	(313) 463-2037	2959 Martin Luther King, Detroit, MI 48208
East English Village Preparatory Academy	(313) 640-5798	5020 Cadieux, Detroit, MI 48224
Denby High School	(313) 372-3576	12800 Kelly Rd., Detroit, MI 48224
Martin Luther King Jr. Senior High School	(313) 567-0534	3200 E. Lafayette St., Detroit, MI 48207

### Free Clinics

Healthcare Providers / Clinic	Phone Number	Address
Detroit VITALS Free Clinic	(313) 327-1709	Detroit Metropolitan Area, Detroit, MI 48226
Robert R. Frank Student Run Free Clinic	(313) 444-5490	1234 Porter St, Detroit, MI 48226
St. Frances Cabrini Clinic	(313) 961-7863	1234 Porter St, Detroit, MI 48226
Cass Clinic	N/A	3901 Cass Ave, Detroit, MI 48201
DMC Family Health Center	(313) 965-3365	97 Monroe St, Detroit, MI 48226
HUDA Clinic	(313) 865-8446	13240 Woodrow Wilson St, Detroit, MI 48238
Thea Bowman Community Health Center	(313) 835-5990	15400 W McNichols Rd, Detroit, MI 48235
Ferncare Free Clinic Inc	(248) 677-2273	751 E Nine Mile Rd, Ferndale, MI 48220
Nolan Family Health Center	(313) 369-2600	111 W Seven Mile Rd, Detroit, MI 48203
Detroit Community Health Connection	(313) 822-0900	13901 E Jefferson Ave, Detroit, MI 48215
Covenant Community Care	(313) 554-1095	5716 Michigan Ave, Detroit, MI 48210
Detroit Medical Group	(313) 371-2828	14071 Seven Mile E, Detroit, MI 48205



## Other Healthcare Clinics

Healthcare Providers / Clinic	Phone Number	Address
Henry Ford Hospital Emergency Department	(313) 916-1545	2799 E Grand Blvd, Detroit, MI 48202
Henry Ford Walk-In Clinic	(855) 805-5385	7800 Outer Dr W, Detroit, MI 48235
Henry Ford Medical Center - Capitol Park	(313) 324-8177	45 W Grand River Ave, Detroit, MI 48226



Michigan High School Athletic Association  
1661 Ramblewood Drive  
East Lansing, MI 48823

Dear Provider:

The athlete that you are treating today is a member of the \_\_\_\_\_ team, which is a participating member of the Michigan High School Athletic Association (MHSAA).

The MHSAA has provided the athlete with an excess accident medical plan that pays for expenses related to the care of a concussion injury. This plan will pay for covered charges after the athlete's primary insurance has been exhausted. Mutual of Omaha is the claims administrator for the excess plan and the following information is being supplied to you in an effort to assist the claimant in obtaining maximum benefits in a timely manner.

Please submit all charges through any other primary insurance first, and then submit itemized bills (HCFA-1500 or UB-92) and the primary Explanation of Benefits to:

**Mutual of Omaha**  
**3300 Mutual of Omaha Plaza**  
**Omaha, NE 68175**  
**Fax: 402-351-4732**

Should you have any questions or need any additional information, please feel free to call (800) 524-2324

Thank You



Mark Uyl, Executive Director

1661 Ramblewood Drive • East Lansing, MI 48823-7392 • 517-332-5046 • Fax 517-332-4071 • Web mhsaa.com

L-A/Aug 2021 Memo-Concus

TO: Superintendents of MHSAA Member Schools

FROM: Mark Uyl, Executive Director

DATE: August 2021

SUBJECT: **Insurance Benefits**

As you know, MHSAA membership is entirely free of expense to member junior high/middle schools and high schools. There are no membership dues and no MHSAA postseason tournament entry fees.

Among the no-cost-to-schools benefits of MHSAA membership is the Catastrophic Accident Medical Insurance Policy which pays up to \$1,000,000 for medical expenses left unpaid by other insurance after a deductible of \$25,000 per claim in paid medical expenses has been met. All students enrolled in grades 6 through 12 at MHSAA member schools who are eligible under MHSAA rules and participating in practices or competition in sports under the MHSAA's jurisdiction are covered by this policy for injuries related to their athletic participation.

Since the 2015-16 school year, the Michigan High School Athletic Association has provided athletic participants at each MHSAA member junior high/middle school and high school with additional insurance that is intended to pay accident medical expense benefits resulting from a suspected concussion. The injury must be sustained while the athlete is participating in an MHSAA covered activity. Policy limit is \$25,000 for each accident. Covered students, sports and situations follow the catastrophic accident medical insurance.

**This new program intends to assure that all eligible student-athletes in MHSAA member schools in grades 6 through 12, male and female, in all levels of all sports under the jurisdiction of the MHSAA, receive prompt and professional attention for head injury events even if the child is uninsured or under-insured. Accident medical deductibles and co-pays left unpaid by other policies are reimbursed under this program to the limits of the policy.**

Regarding the new program, you will find enclosed . . .

- Frequently Asked Questions on the Program and Coverage
- Information letter that the student/parent/guardian can provide to the Provider
- Incident Report
- Other Insurance Questionnaire

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Enclosures

Electronic Copies to Principals & Athletic Directors

## Frequently Asked Questions

**Headstrong is an excess accident plan. What does that mean?**

- 1. The Insurance will pay for covered charges after the primary insurance has been exhausted.*
- 2. Also referred to as "secondary policy" - in that it will pay secondary to any primary insurance in place.*
- 3. The insurance will also pay for any covered charges the primary insurance will not cover (including deductibles, co-pays, any other out-of-pocket charges).*

**How do I submit a claim?**

*Full details are provided in the Program Guide. You will need to fill out and submit a claim form (incident report), and Other Insurance Questionnaire to:*

*Mutual of Omaha  
3300 Mutual of Omaha Plaza Omaha, NE 68175  
Phone: 1-800-524-2324  
Fax: 402-351-4732  
Email: [specialrisk.claims@mutualofomaha.com](mailto:specialrisk.claims@mutualofomaha.com)*

**I have primary insurance, what policy should I give to the provider?**

*It is best to give the provider BOTH: primary insurance information and the Mutual of Omaha information for the concussion program. The provider should then work directly with Mutual of Omaha to bill primary insurance first, and the Headstrong Concussion Insurance second.*

**On the claim form: Insured Representative. Who is a Member School Administrator?**

*This can be a school administrator, athletic trainer, coach or another school representative. It is best to have the school representative be a person who was present at the time of the accident.*

**Do I need a referral to see a concussion specialist?**

*There are no restrictions on specific doctors, and no referral is needed.*

**What is the policy deductible?**

*The policy deductible is \$0. The insurance offers first dollar coverage for concussion assessment and treatment. The insurance will pay for out-of-pocket costs remaining from the student's primary insurance (co-pay, deductible, treatment not covered), or will become the primary payor, if no other insurance is available.*

**I already paid the provider out-of-pocket, will the insurance reimburse me directly?**

*Yes. Please submit claim form, other insurance questionnaire, along with Bills and Explanation of Benefits to Mutual of Omaha. It is recommended to contact Mutual of Omaha prior to paying for services out of pocket.*

**What events are "covered events?"**

*Participating in practice or play of sports governed and/or sponsored by the State High School Association*