HeadStrong

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, and any other out-of-pocket charges).

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.

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 the 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.

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:

Special Risk Services
P.O. Box 31156
Omaha, Nebraska 68131
Claim Inquiries (800) 524-2324
Email: specialrisk.claims@mutualofomaha.com

Justin Vandewynkle – HeadStrong Program Manager
Phone: 913-488-9449
Email: justin.vandewynkle@hubinternational.com

Mykah Love– Claims Manager
Email: mykah.love@mutualofomaha.com
Insured with last names A-H

Ned Gonzales-Vasquez– Claims Manager
Email: Ned.gonzalesvasquez@mutualofomaha.com
Insured last names I-P

Taylor Locke– Claims Manager
Email: taylor.locke@mutualofomaha.com
Insured last names Q-Z

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

This can be an 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.

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