

Your NHSRA Membership Insurance

By Tami Ford

As a member of NHSRA, did you know you are automatically covered for several insurance benefits? While most of the benefits apply while the member is participating in a Sanctioned/Approved NHSRA Activity, there are other coverages that apply on an annual basis as well.

These medical benefits have become increasingly valuable, especially considering the rising cost of primary healthcare, medical inflation and increased primary plan deductibles.

This article provides a brief outline of the membership benefits and claim-filing procedures.

Excess Medical Expense Coverage

The most commonly utilized member benefit is the “**Accident Excess Medical Expense**.” This benefit is used to pay medical bills from a rodeo-related injury sustained at an NHSRA-sanctioned event. All competing U.S. members (both High School and Junior High divisions) have **Excess Medical Expense benefits of \$25,000** per claim. This coverage is excess of any primary medical insurance in place for the member at the time of the injury. The benefit has a \$300 deductible and pays 80% of Usual & Customary medical bills. This can include doctor visits, hospital stays, physical therapy, chiropractor and certain prescriptions which are deemed medically necessary for the injury.



Tami Ford

The initial treatment of the injury must be received within 180 days of the accident and treatment is covered for up to 52 weeks after the initial date of injury.

This benefit is especially helpful when the member's primary insurance plan has a high deductible which has not been met. In this scenario, the member would be responsible for the \$300 NHSRA plan deductible, then the NHSRA insurance would pay 80% of the eligible bills until the member's primary plan deductible has been met. At this point, the primary insurance would kick in, the NHSRA plan would continue to pay (on an excess basis) any uncovered eligible expenses at 80% until the \$25,000 limit has been exhausted.

Accidental Death & Dismemberment

The NHSRA plan also provides a limit of \$10,000 for **Accidental Death or Dismemberment** (loss of limb, sight, or hearing) while participating in a Sanctioned/Approved event. This policy will pay a \$10,000 benefit in the event an injury in the arena results in the death of a member. The AD&D Benefit also covers direct travel to and from a Sanctioned Rodeo.

The membership benefits also include a “**Disability Expense Benefit**” for permanent or total disability due to an injury incurred while participating in a Sanctioned/Approved Rodeo. The policy provides a \$10,000 limit which is paid on a monthly basis at 1% (\$100) for 100 months after the member has been diagnosed as permanently disabled. There is a 12-month waiting period before the benefit starts.

The above benefits are provided for Canadian, Australian and Mexican members only when they are participating in the NHSFR or NJHFR.

24-Hour Accidental Death & Dismemberment

NHSRA also provides a **24-hour Accidental Death & Dismemberment** benefit. This provides benefits if a member suffers an injury which results in death from any accident which is **not** NHSRA Ro-

deo-related. Examples would include an automobile accident, farm accident, other rodeo accident (not NHSRA Sanctioned) or non-rodeo sporting events. The policy will also pay a benefit if the injury results in a dismemberment (loss of limb, sight, or hearing based on the policy wording). This is a worthwhile benefit intended to help a member's family with expenses incurred during a very tragic and difficult time. This benefit is being provided by the NHSRA at no cost to the membership and includes foreign members.

Claim Filing Procedures

To file a claim for the Excess Medical Expense benefits, you need to obtain an **NHSRA Claim Form** from your State Secretary as soon as possible after the injury occurs. The member (or their parents) should complete the form and either email, mail, or fax to **Health Special Risk (HSR)**. HSR's contact information is located at the top of the Claim Form. HSR's contact information can also be found on your membership ID cards. You should provide your doctor or hospital with HSR's address to send their bills. As soon as your primary insurance has paid their portion (or advised that they are not making a payment) they will send you an **Explanation of Benefits form (EOB)** in the mail. Health Special Risk needs a copy of all Explanations of Benefits you receive from your primary insurance carrier. As soon as HSR has the Claim Form, itemized medical bills, and copies of your EOB's, they can process their payment and forward it directly to your medical provider.

If you have any questions about the NHSRA insurance program and its benefits, please do not hesitate to contact **Western Specialty Insurers toll-free at (888)-866-3550**. Our staff is happy to help you work through the filing or processing of a claim. NHSRA members are afforded a number of great benefits, and it's our job to ensure those benefits are utilized to their maximum potential.

This is a brief summary of coverages and benefits provided under the NHSRA policy. All terms and conditions of these policies issued by the insurance companies will apply. 🐾