

The Coast Community College District (CCCD) provides Student Accident Insurance (S.A.I.N.) through Anthem for all enrolled and registered students, as well as intercollegiate athletes. This excess coverage helps pay for medical expenses related to accidental injuries, supporting your recovery and return to school or sports. For full details on coverage, exclusions, and how to file a claim, visit www.studentinsuranceusa.com and search for your school's College Mandatory Accident plan.

How to Access Care After an Injury

I got injured on campus, at a school-sponsored event, or during an intercollegiate sport. What happens now:

- Notify school staff (such as coach, trainer, Health Office, or administrator)- within 120 days of the injury.
- Treatment within 90 days of the injury, and you have up to 1 year (365 days) from the date of injury to submit claims for treatment of your injury.
- An authorized staff member will provide you with a HIPAA form and a Student Accident Claim form to complete and sign.
- Once submitted, you'll be assigned a Claim Control ID number (N#), which allows medical providers to bill Anthem directly. It is your responsibility to provide any primary insurance to any providers.
- Providers can contact Anthem directly for any questions on coverage and how to bill. If an emergency N# needs to be issued, the provider can call Anthem at 866-811-7946 (reference S.A.I.N.).

Primary vs. Secondary Insurance

I have Primary (through myself or parents):

- Your private insurance pays first. It is your responsibility to present your insurance to avoid billing errors or provider bills.
- Anthem (S.A.I.N) pays second, covering excess charges or out-of-pocket costs. If your private insurance denies treatment, the provider must obtain a denial for Anthem (S.A.I.N.) to review and consider the charges.

I have a government-issued plan (Military-Tricare, Medi-Cal/Medicaid, or Medicare):

- Anthem (S.A.I.N) is primary (pays first).
- Government-issued plan pays second.

I have a Kaiser plan (through myself or parents):

- You must visit your Kaiser provider first.
- If treatment is outside the Kaiser network, the provider must bill Kaiser first and obtain a denial. Then, Anthem (S.A.I.N.) can review and consider the charges.

I have **NO** other insurance. Do I still qualify:

- Yes. As an enrolled and registered student or athlete, Anthem (S.A.I.N) will be your primary coverage.

Coverage for Specific Services

Physical Therapy: is covered up to 24 visits with a physician's order; otherwise, it may result in a claim denial. Any additional visits must be pre-approved by Anthem, with a separate physician's order, and reviewed for consideration.

Urgent Care vs. Emergency Room for Imaging: Urgent Care is generally preferred for non-emergencies.

Pharmacy (Rx): Anthem (S.A.I.N) will reimburse prescriptions with a copy of the receipt and medication details stapled on the bag to consider the charges.

Provider Options: You have the flexibility to see any provider. The Anthem (S.A.I.N) program has both in-network and out-of-network benefits. Refer to the S.A.I.N Flyer on the Student Insurance Website for any plan and coverage details.

- I was turned away, saying they don't accept my insurance. You can request a self-pay form and a copy of your itemized bill from urgent care or the emergency room to submit to Anthem directly for reimbursement.
- If the provider has any questions on benefits or how to bill, they can call Anthem at 866-811-7946 (reference S.A.I.N.).