



## **Filing Accident Claims for Connecticut State University Students**

### **Primary Insurance Estimation of Benefits (EOBs)**

When a student has sickness insurance other than the Connecticut State University Sickness Plan for their primary insurance, it is necessary to have the other carrier's Explanation of Benefits (EOB) in order to process the claim. Even if the primary insurance did not cover any of the billed charges, it is important for us to receive a copy of this so that we know we are not duplicating payment. Without a primary carrier EOB, we cannot process the claim. The student should receive these from their insurance carrier once the bill has been either paid or denied. It is important that they keep this Explanation of Benefits if they are submitting the claims through the Accident Plan. These can be sent to Aetna Student Health, PO Box 981106, El Paso, TX 79998-1106.

### **Obtaining an Itemized Bill (UB92 or HCFA) from a provider/hospital when a student has the Connecticut State University Accident Plan Only**

Many times it seems problematic to receive a UB92 or HCFA from a provider/hospital. Most patients are usually sent only a "balance due bill" that is not proper for secondary insurance billing. In this case where a student has the Accident Plan only, please contact the provider and ask for the following:

*"The patient in mention has two policies. One insurance policy is (name of primary insurance) that you have initially billed. My secondary policy is through Connecticut State University. In order to process the claim, they need a UB92 or HCFA. All I have is a balance due bill. Please send my insurance company either a UB92 or HCFA. If you are able to send an explanation of benefits from their primary carrier, that would be helpful. Their billing information is:*

Aetna Student Health  
PO Box 981106  
El Paso, TX 79998-1106

### **Timely Filing**

Please note that in order to process any claims, they need to be submitted in "timely filing". For Aetna Student Health, this is 15 months from the date of service. Any claims that are received after 15 months will not be processed.

**Customer Service for Connecticut State Universities : 1-877-375-4244**