

Frequently Asked Questions



Can they start coverage at any time?

The policy effective date is August 1st. We will allow up to 30 days after the school year begins to submit Enrollment Forms. If your school starts on August 1, you have until August 30 to have a retroactive date to the first day of school.

Student numbers are not finalized before the school year starts. When do we send our Enrollment Forms and final student count into Risk Strategies?

We will allow up to 30 days after the school year begins to submit Enrollment Forms. If school starts on August 1, you have until August 30 to have a retroactive date to the first day of school. The premium can be paid when submitting the Enrollment Forms or the carrier can invoice the school or conference.

How does the enrollment process work?

You may submit your enrollment by email or mail.

Online Enrollment

Visit k-12accidentmedical.myahpcare.com and click Enroll Online. When done, electronically sign and click Submit. A screen will pop up stating your Enrollment Form was successfully transmitted and will ask if you would like to download a copy of the form for your file.

Enrollment by Email

Submit your completed Enrollment Form to stephanie.williams@ahpcare.com. Once received, an invoice will be sent to the contracting official.

Enrollment by Mail

1. When completing the Enrollment Form, if you are a conference, the numbers you report will be for the entire group.
2. On a separate sheet of paper, please include the names of the schools within your conference.
3. Next to each school, include the administrator's name, title, email address, and telephone.

4. Mail the Enrollment Form, check, and list of administrators to the address listed on the Enrollment Form.

Once coverage is bound with the carrier, a confirmation letter will be sent to the conference administrator along with the invoice, marked "Paid" for your file.

The Policy and Plan of Insurance will follow once received from the carrier.

If we enroll online, how will we be invoiced for the premium due?

Once the Enrollment Form is received, it will be reviewed and processed. A confirmation letter and invoice will be sent to the contact person listed on the Enrollment Form.

What is the next step for the conference to do if they enrolled their schools in the program?

The conference office administrator should send a separate email to the conference administrator, listing the K-12 portal where all information about the program can be found. They should also instruct the school claim administrator on how and when the ID card should be distributed. If available, attach the Plan of Insurance to the email for each school to have on file and share with the parents should be it requested.

Does this policy provide annual coverage including the summer break, or is this policy in effect only during the school year and does not apply during summer break?

Yes, if it is a school sponsored event. If the school is sponsoring a summer event, only students who were enrolled during the school year will have the continued coverage. Those not enrolled during the school year will need to be added to the policy.

Are there any age ranges for preschoolers?

Typically, preschool begins at age three (3). The Policy and the Plan of Insurance states Class 1 – All enrolled students (grades PK-12, includes enrolled and registered early childhood infants to school age), including the graduating class trip, religious services or instructions and all interscholastic student athletes, excluding senior high football, are covered under the Policyholder program for whom premium has been paid.

Who do we contact if we have policy questions or claims processing questions?

General policy questions by parents and/or providers should be directed to HSR's Customer Service Unit. That # is 800.328.1114. The Claim Administrator at the school can reach out to your specified Claims Examiner with questions regarding a specific claim already filed.

How do I file a Claim?

Visit: k-12accidentmedical.myahpcare.com

The recommended method of filing a claim is online. Click on "Submit Claim Online" and complete the claim form. All fields must be completed. When you click on "submit" at the end of the claim form, it will prompt you and ask if you would like to print a copy.

If you have to use a paper claim form, scroll to the Claim Form tile, click download, and complete the form; then scan and email to claims@hsri.com.

What is the first thing I should do when an injury occurs?

Report to the school's claim administrator. The claim administrator will provide a copy of the ID card to the parent to present to the provider.

The parent will provide both the primary insurance ID card and HSR's ID card. The ID cards provide information the provider needs, as well as how to file the provider claim with both carriers. The school administrator will then go online and complete the claim form.

In completing the claim form, what things should I be aware of?

All fields must be completed.

Where it asks for Student ID, simply type in "NA".

- In the sections where a signature is required, type in the parents' name.
- In the final section where the school is confirming the injury occurred, for the Policyholder you will type in your school's name and if your conference purchased the insurance then you will put a slash after the school's name and type in the conference name as well. This field is only 50 characters, so you may abbreviate some.
- Complete the rest of the information, then type in your signature as the school official.

Will Risk Strategies audit the student count throughout the school year?

There will be no audit of your beginning and ending numbers with the exception of adding a summer program. If the school adds a summer event which includes participants that are not students, the school should report that information to Risk Strategies.

Are Home-School Students covered?

Yes, they are covered when they are participating in your school sponsored activities as long as the students are enrolled in your school under the Home School program option and you report and pay premium for them as a part of your student body. You will need to provide the names of the homeschoolers to Risk Strategies.