FAQ

What is the typical premium savings of an alternative product versus workers compensation?

A good rule of thumb is 50% savings.

It is sometimes difficult finding a medical provider that will treat a workers compensation injury. Why does this happen?

Normally the treating physician is forced to accept a predetermined amount of compensation based on a state “fee schedule”. The provider pushback is usually due to the low fees allowed, the amount of paperwork required to be filed with each claim and the slow process in receiving a check from the insurance company.

Do providers readily accept alternative product patients?

Yes, because our claims are adjusted on a usual and customary, medically necessary basis. Our payments are paid much like a non-occupational claim (Blue Cross-Blue Shield type schedule).

Does alternative coverage pertain only in the state of issue?

Speaking solely for the ASCS exempt worker products, no, our coverage is good worldwide (when a covered employee is working temporarily out of the state of issue).

What are some types of agricultural businesses that ASCS writes?

Row crop farming, pecan growing, beef cattle operations, goat/mohair operations, sheep raising, dairies.

Can an alternative product be endorsed to meet a certificate holder’s requirements?

The ASCS exempt-worker products are routinely endorsed to include Waiver of Subrogation as well as Alternate Employer.

Does the ASCS Jackson-Lloyd exempt worker program insure H-2A employees?

Yes.