

# Athletic Injuries and Claim Filing Procedures

## **INJURIES----MEDICAL BILLS----INSURANCE COVERAGE----CLAIM PROCEDURE**

All students are required to carry medical insurance. If an athlete is not covered by a parent's policy, student health insurance may be purchased through St. Andrew's business office.

The Athletic Department carries secondary, or excess, medical insurance through First Agency, Inc. This policy will cover athletic injuries sustained during supervised practice or competition and during travel to and from athletic events. If you are injured, report the incident to an **Athletic Trainer** as soon as possible. The Athletic Trainers will provide you with the appropriate treatment and referral to a physician, if necessary. Medical attention sought by an athlete without proper referral by an Athletic Trainer will not be covered by the Intercollegiate Athletic Insurance Policy and all bills incurred will be responsibility of the athlete and/or family.

Accidents do occur and we attempt to provide our athletes with the very best possible care. Medical bills may be incurred when the athlete is treated for bodily injury **due to an athletic accident**, whether it be locally, during a road trip, or by a medical vendor in his/her own home area.

Parents should retain this letter for future references. Your cooperation in this important area will help make this program successful in minimizing delays and accomplishing the purpose for which it is intended. Please note St. Andrews is not responsible for any part of the claim until the family insurance is filed as primary. At no time should it be expected that St Andrews be responsible for the total amount of the claim. Please keep in mind this secondary insurance policy covers athletic injuries caused by an accident during intercollegiate sponsored practice/competition and not illness due to cold/flu or other medical conditions, including pre-existing conditions.

### **ONE FIRM STATEMENT:**

The NCAA discourages any college or university from providing coverage or paying the bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate sports program. (This includes pre-existing conditions and non-athletic injuries.)

### **INSURANCE COVERAGE:**

The athletic accident insurance at St. Andrews provides coverage for your son/daughter **for accidents** while participating in the play or official team practice of intercollegiate sports, including sponsored and authorized team travel. This does not include illnesses, sickness, or injury outside of athletic participation.

### **CLAIM PROCEDURE:**

All medical bills for your son/daughter incurred as the result of an accident in the intercollegiate sports program will be sent directly to your son/daughter or to your home address, unless the college or university has instructed the medical vendors otherwise. In some cases the athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the bill incurred to be sent.

- A. Submit the bills incurred to your family, employer group coverage or plan **first**. They will do one of two things:
1. Honor the claim and pay all or a portion of the bills incurred.
  2. Not honor the claim and send you a letter of denial. An example might be that your son/daughter is no longer part of your group policy after attaining the age of twenty-three.
- B. If there remains a balance after your family, employer group insurance or plan has contributed towards the claim, send the claim sheet from the insurance company and a copy of the itemized bills incurred to the college or university's Sports Medicine Department.

If you receive a letter of denial from your family, employer group insurance or plan administrator, then send the letter of denial and a copy of the bills incurred to the Sports Medicine Department. If no coverage is available, a letter from your employer with verification will be necessary.

- C. If the bills incurred and not paid by the family, employer group insurance or plan is large enough, the claim will be sent from the Sports Medicine Department to our insurance carrier office, which is in Kalamazoo, Michigan for processing. If they need any additional information, **please** cooperate with them and they will process the claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.

**PLEASE NOTE: If the primary family coverage is through an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) you must follow the proper procedures required by your plan in order for the college's insurance to satisfactorily complete its portion of the claim.** This is especially important if your plan requires pre authorization to have your son/daughter treated if out of your plan's service area.