

Converse College Sports Medicine

Physical and Insurance Procedures

Please read the following form carefully. Your signature is required for athletic participation.

Athletic Physical Information:

The student-athlete will complete forms each year describing any previous injury and past medical history. Any student-athlete that has sustained an injury to the following areas: head, neck, back, shoulder, knee, internal organs, recent fractures, dislocations, severe sprains, or muscle strains must report these injuries to the athletic trainer. All previous injuries **MUST** be reported to the team physician during the annual physical, noted on medical history, and explained to the athletic trainer prior to participation in her sport. Each student-athlete is required to have a physical examination prior to participation in any intercollegiate sport. This will be done when the student-athlete arrives for preseason training or at the beginning of the school year. The final decision on physical qualifications or reason for rejection is the responsibility of the team physician. The team physician makes the decision as to when a student-athlete may return to competition after a previous injury. This physical is separate from the physical required for the Converse College Health Department. The college requires a physical signed by a physician (a MD or DO) prior to your daughter coming to campus.

Athletic Insurance Coverage:

The athletic insurance policy at Converse College is an **EXCESS** coverage therefore, **ALL STUDENT-ATHLETES MUST HAVE SOME FORM OF PRIMARY CARE INSURANCE ON FILE PRIOR TO PARTICIPATION.** This policy **MUST** include coverage for intercollegiate athletic injuries. Accidents do occur and we attempt to provide our student-athletes with the very best possible care. Medical bills may be incurred when an athlete is treated for bodily injury due to an accident whether it is locally, or during a road trip. This primary health policy must cover the student-athlete the entire time she is here at Converse College. The policy must be continuous without a break of any kind. (A policy cannot be for a designated period, then is renewed inside the period described in the above statement.) If there is ever any change in the primary care policy you must notify Converse College Sports Medicine Department immediately. If the primary coverage insurance should lapse/discontinue for any reason, the parents/student athlete will be responsible for all medical bills related to their daughter's athletic injuries during that time.

Student-athletes and/or parents need to verify that this primary insurance policy covers injuries incurred in all 50 states. Furthermore, if the insurance coverage that you have is out of state, an HMO, a PPO or anything else, **IT IS YOUR RESPONSIBILITY TO DETERMINE COVERAGE IN THE STATE OF SOUTH CAROLINA.** If your insurance only covers emergencies, it is not an adequate insurance policy for an athlete and you may incur medical bills as a result. Remember that our insurance policy is only **EXCESS** and it will not pay until your insurance company has paid first. You must notify the Sports Medicine Department of any specific filing procedure is required by your primary insurance. It is your responsibility to know your policy. Failure to report this to us may result in denial of payment of claims by our provider.

Converse College does not pay claims; claims are submitted to the insurance carrier.

NOTE:

- ◆ If a student athlete chooses to go to a physician other than whom is recommended by the Athletic Trainer (during the school year), the student athlete must:
 - Be aware that our secondary policy may not cover this claim
 - The athlete must receive a Doctor's notes form for the physician to fill out and then return it to the Athletic Trainer
- ◆ Also if a student athlete sees a physician without prior approval from the Athletic Trainer and is treated, the claim will not be covered under our secondary policy.
- ◆ Any injury that the Athletic Trainer is not notified of prior to leaving for the summer will not be covered by our secondary policy. (Injuries that occur during an intercollegiate event must be reported within a timely manner.)

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.

Claim Procedures:

All medical bills for student-athletes of Converse College incurred as a result of an accident in the intercollegiate sports program will be sent directly to the athlete or to their parents at the home address, unless the university has instructed medical vendors otherwise. In some cases the athletic training department may get a copy of the bill, **but in no case will the athletic training department be the primary place for the bill incurred to be sent.**

- A. Submit all bills incurred to your family, employer group, or primary insurance 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 daughter is not longer a part of your group plan after attaining the age of twenty-three.

- B. If there remains a balance after your family, employer group, or primary insurance plan has contributed towards the claim, send the claim sheet from the insurance company, an **explanation of benefits (EOB)** form, and a copy of the itemized bills incurred to the Sports Medicine Department.

If you receive a letter of denial from your family, employer group, or primary insurance 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 bills incurred are not paid by the family, employer group, or primary insurance plan, the claim will be sent from the Sports Medicine Department to our insurance carrier for processing. If they require additional information, please cooperate with them and they will process your claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all bills incurred are in your name.

- D. Our Secondary Coverage is **EXCESS** coverage and we have a **\$250.00 deductible** that is the student-athlete/parents responsibility. Our policy should pay 100% of Usual and Customary Charges, after a **\$250.00 deductible** has been meet either by your primary insurance plan or the student-athlete or parents.

*****PLEASE NOTE**

If the primary family coverage is through an HMO or PPO you must follow the proper procedures required by your plan in order for Converse's **EXCESS** coverage to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorization to have your daughter treated if out of your plan's service area. If these procedures are not followed properly, it may result in the denial of the excess coverage. **Please be informed about how your insurance works!**

Please retain one copy of this letter for your reference and return the second copy to the Sports Medicine Department at Converse College.

I have read the above materials and understand my responsibility if an injury occurs and the policy of the Converse College Sports Medicine Department.

Print Student Athlete Name: _____

Student-Athlete Signature: _____ Date: _____

Parent Signature: _____ Date: _____