

# Sports Medicine – Secondary Insurance Coverage

## Summary

This policy has been developed to establish all secondary insurance coverage, including terms, limits, and forms of coverage. The policy also covers eligibility.

## Purpose

To provide guidance on secondary insurance coverage.

## Policy

### CSU SECONDARY INSURANCE COVERAGE

The Athletic Department at Columbus State University (CSU) provides a “secondary” or “excess” health insurance policy for athletes. This plan is designed to supplement the health insurance policy (Primary Coverage) the student athlete is required to maintain as condition of participating in intercollegiate athletic activities at CSU. This means that the student athlete’s Primary Coverage is the primary insurance to cover any injury that may occur while the student athlete is participating in intercollegiate athletics at CSU. The student athlete’s Primary Coverage pays first. The secondary coverage pays second subject to the conditions listed below. The secondary coverage is limited to injuries and accidents only when participating in organized athletic events, practices, and conditioning for CSU. It is for this reason that we request that the student athlete’s parents DO NOT DROP YOUR SON/DAUGHTER FROM YOUR INSURANCE.

**Any questions, bills, or EOB’s should be forwarded to Head Athletic Trainer at above address.**

**EFFECTIVE AUGUST 1<sup>st</sup> 2014**

- The Term of this Agreement will be from August 1, 2016 through June 30, 2017.
- CSU is ONLY responsible for providing secondary coverage for injuries and illnesses that are a direct result of intercollegiate activity during a required practice or competition supervised by a CSU coach.
- The maximum coverage amount under this Secondary Coverage policy is \$2500. Under no circumstance will CSU’s coverage under this Secondary Coverage policy exceed \$2500. Once the maximum coverage amount under this Secondary Coverage policy has been reached, the student athlete is responsible for any expense not covered by Primary Care insurance.
- CSU student athletes WILL BE responsible for maintaining Primary Coverage that covers intercollegiate athletics and has a deductible of \$2500 or less. (Purchase of the CSU student athlete health insurance policy with the athletic rider qualifies as Primary Coverage.)
- CSU requires student athletes or their parents send copies of all relevant medical bills and “Explanation of Benefits” (EOBs) forms received from the Primary Coverage insurance company within 7 business days of receipt to the Head Athletic Trainer or designee for approval.
- CSU WILL ONLY be responsible for dental injuries that have occurred during an Official Practice or Event.
- CSU WILL NOT be responsible for general medical conditions or injuries and illnesses that are NOT a direct result of intercollegiate activity during a required practice or competition supervised by a CSU coach.

- MEDICAID or equivalent policies do not qualify as Medical Insurance and any student athlete who has Medicaid will be required to purchase a school insurance policy. ALL international student athletes are required to purchase the school insurance policy along with an athletics rider.
- CSU WILL NOT be responsible for bills or treatments associated with a pre-existing condition.
- If a student athlete's insurance policy changes or is cancelled during the school year the student athlete must notify the Head Athletic Trainer or designee immediately in writing and make arrangements to secure a new primary insurance policy that satisfies the \$2500 deductible maximum. CSU will not be responsible for the secondary balance if it is not notified in writing of a policy change or if the student athlete does not have Primary Coverage.
- CSU will not provide secondary insurance coverage to any athlete that has not received a physical or completed and turned in all necessary medical forms. Athletes will not be able to receive treatment in the CSU Training Room until all required forms are received.

## **BOR Policy**

N/A

## **Last Update**

6/2016

## **Responsible Authority**

Joshua Remy