

# ALLIANCE UNIVERSITY ATHLETIC INSURANCE POLICY

Dear Parent/Athlete,

Please read the following letter explaining the Alliance University **ATHLETE INSURANCE POLICY\***. This policy only provides accident medical coverage for student-athletes, student-athletic trainers, student-coaches, and student-managers for athletically-related injuries. This policy is only activated when an athlete is injured during a scheduled practice or game and/or traveling to and from practices or games in a school vehicle. If an athlete gets injured on his/her own time, this policy is not activated.

The ATHLETE INSURANCE POLICY automatically covers every full-time athlete. This policy is a **SECONDARY and is EXCESS**, covering up to the National Collegiate Athletic Association (NCAA) cap, which is currently at \$95,000.00. If medical expenses exceed the NCAA cap within 2 years from the date of injury, catastrophic insurance coverage is provided through the NCAA. **If you are covered under your parent's policy, it is strongly recommended that you continue that coverage.**

The Alliance University Athletic Insurance includes the following:

Policy Limit.....	NCAA Cap- currently at \$95,000.00 (8/13)
Deductible.....	\$5,000.00 (8/16)
Coverage Period.....	2 years from the date of injury

Oftentimes, the medical office/hospitals where the services are provided will bill the charges incurred to the athlete's private insurance; however, some offices/hospitals do not provide this service. **The athlete is responsible for promptly filing a claim through his/her private insurance.** Occasionally, an athlete will need to contact his/her private insurance carrier to assist with the processing of the claim. **Alliance University is not responsible for processing a claim through an athlete's private insurance carrier.** Once all available benefits have been exhausted and claim documentation has been provided, Alliance University's coverage will take effect.

Many students, through their parents, carry private insurance through a Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO), Point-of-Service (POS), or other managed care plans which requires members to utilize specific network physicians and facilities in order to receive the maximum benefit coverage from their plan. Please be aware of your policy and what is needed to fulfill its requirements. It is the responsibility of the policy members to know what authorizations and medical procedures are necessary to ensure medical coverage.

## PLEASE NOTE-

-Most employers' group insurance allows dependent coverage to be continued to age 26. We highly recommend you continue such coverage. Follow the procedure of your policy to obtain this coverage (you may need a written note from the Registrar's office showing full-time student status).

**-If for any reason an athlete chooses not to utilize his/her HMO/PPO/EPO/POS coverage and/or network providers, the athlete shall be responsible for any medical expenses incurred as a result of an athletic injury.** We therefore urge student-athletes and parents to contact their insurance carriers to determine the network providers and facilities available to them in this area. Should an emergency arise, it would be beneficial for each athlete to be aware of those medical providers who are members of his/her insurance network.

-Alliance University's athletic accident policy covers participation in INTERCOLLEGIATE ATHLETICS. It does NOT cover participation in other sports activities, intramurals, or classes open to the general student body. In addition, this athletic insurance policy does NOT cover medical expenses related to an illness or disease unless it results directly from an Alliance University intercollegiate athletic-related injury.

## Processing of ATHLETIC insurance claims:

1. For coverage to apply, the injured student-athlete **MUST NOTIFY THE ATHLETIC TRAINER OF THE INJURY** when the injury occurs before they participate further. If the injury warrants a doctor's visit and time has elapsed before the athlete notifies the Athletic Trainer coverage from the Athletic Insurance may be denied and bills are the responsibility of the athlete.
2. **If an athlete goes to a doctor without the authorization of the Athletic Trainer, they forfeit coverage from the athletic insurance and the student athlete is responsible for all medical bills. Authorization from the Athletic Trainer must be obtained before any doctor visit(s) for athletic injuries. Second opinions are also the financial responsibility of the student athlete.**
3. Athletes with coverage by the parent's policy (primary) must fulfill the requirements established by their policy first. If your insurance denies a bill due to failure in following guidelines of your insurance policy, the Athletic Insurance Policy will deny it also and the bill is the responsibility of the athlete. If you follow the procedures of your insurance company and the bill is denied, the athletic insurance will process the bill according to its terms.

4. If the parent's policy (primary) does not cover the entire bill, a statement from the Parent's policy, the Establishment of Benefits (EOB), must be then sent with a copy of the bill, to the **ATHLETE INSURANCE POLICY**.
  - a. Therefore, make copies of all bills, EOB's, denials, receipts, or any other papers that accompany the primary policy and send a copy to the athlete insurance policy.
  
5. Medical bills incurred by an athlete traveling to &/or during a scheduled practice/game are covered by the athlete insurance policy. It is the responsibility of the athlete to make sure all of his/her bills are processed and paid. **ALLIANCE UNIVERSITY AND/OR THE ATHLETIC TRAINER(S) ARE NOT RESPONSIBLE FOR THE PROCESSING OF THE ATHLETE'S BILL(S) AND OR INSURANCE PAPERWORK. IF THE STUDENT-ATHLETE GIVES ALL THE PRIMARY POLICY'S PAPERWORK TO THE ATHLETIC TRAINER, THE ATHLETIC TRAINER WILL BE WILLING TO ASSIST IN THE PROCESSING OF THE CLAIM(S). EVEN WITH THE ATHLETIC TRAINER'S ASSISTANCE, IT IS THE RESPONSIBILITY OF THE ATHLETE TO MAKE SURE THEIR BILLS ARE PAID.**
  
6. To speed up this process, all athletes that are covered under their parent's policy are required to file a copy of their insurance card- front & back- to the Sports Medicine Department before participation begins.
  - a. If your primary coverage is an HMO/PPO, a referral must be obtained. Please give your son/daughter all of your insurance information so they can contact the HMO/PPO for a referral.
  
7. This policy is valid for 2 years from the date of injury. There is also a 52-week window in which the insurance company must have the paperwork on file.
  - a. Therefore, the athlete has 52 weeks from the date of injury to get the claim form to the Athletic Insurance Company. If 52 weeks expire before the Athletic Insurance Company receives any paperwork- claim form, bills, EOB's- they will deny payment and the ATHLETE is responsible for payment of their bill. (The Athletic Insurance Company may take longer than 52 weeks to process the bills, but they must have the claim form and paperwork turned in before the 52 weeks are up.)
  - b. There is also a 2-year maximum of coverage per claim from the date of injury. This means that the Athlete has up to 2 years from the date of injury to have all care paid for by the Athletic Insurance Policy. Any doctor visits, surgeries, physical therapy, etc., must be completed within 2 years of the date of injury. Any procedures, office visits and/or any care given resulting in medical bills dated after that 2-year time period will not be covered by this policy and is the responsibility of the Athlete.
  - c. After one year from the date of injury, or the end of the school year, if the Athletic Trainer has not received the paperwork needed to process the student athlete's bill, the Athletic Trainer will withdraw their help. All paperwork that the Athletic Trainer has will be sent to the injured athlete along with a letter on what must be done to process their bills.

Please note that Alliance University assumes no responsibility whatsoever for any uninsured expenses, and we strongly recommend that the student-athlete have coverage through a primary health insurer to avoid possible, significant out-of-pocket expenses in the event of an injury. With that said, as of April 2014, every student-athlete must have primary insurance. We will require a front and back copy of their insurance card.

**---DON'T BE ALARMED IF YOU KEEP GETTING BILLS EVERY MONTH---**

**THE COMPUTER FROM THE TEAM'S DOCTOR WILL SEND A BILL EVEN IF IT IS IN THE MIDST OF BEING PROCESSED (it can take 3-4 months to process through an insurance company). ONCE YOU RECEIVE A BILL, CONTACT YOUR INSURANCE TO OBTAIN A COPY OF THE EXPLANATION OF BENEFITS (EOB) CORRESPONDING TO THE DATE OF SERVICE(S) ON THE BILL. GIVE A COPY OF THE BILL AND EOB FROM YOUR INSURANCE TO THE ATHLETIC TRAINER AND THEY WILL ASSIST IN PROCESSING YOUR BILL THROUGH THE ATHLETIC INSURANCE POLICY.**

**PLEASE DIRECT ANY & ALL INSURANCE QUESTIONS & PAPERWORK TO THE ATHLETIC TRAINER(S). THE COACH IS NOT INVOLVED WITH THIS ASPECT AND MAY IN FACT, HINDER THE PROCESS. PLEASE FEEL FREE TO CALL THE HEAD ATHLETIC TRAINER.**

***PENNY W. FOLAND, ATC • (646) 564-6761***

\*THIS IS AN INFORMAL EXPLANATION OF THE ALLIANCE UNIVERSITY ATHLETIC INSURANCE POLICY. IT IS A SUMMARY OF AND DOES NOT IN ANY WAY SERVE TO CHANGE OR SUPERSEDE THE MASTER POLICY.