



Athletic/Secondary Insurance Information

The University is a **SECONDARY** Insurer for athletic injury. Therefore YOUR personal insurance is the primary. So if you are injured in a supervised athletic event that is sanctioned (practice, competition or strength & conditioning) you have additional (secondary) insurance/excess coverage through the Athletic Department.

- Please note if you purchase the general student insurance plan thru the University it **excludes athletic related injury**.
- If you have the school insurance policy it does have a deductible and it pays for services at a designated percentage. You will have out of pocket costs.

For all sickness issues and any injury or accident occurring outside of the boundaries of sanctioned practices and competitions, the student-athlete's personal/family insurance is the primary and ONLY insurance. The athletic (secondary) policy will not provide any benefits.

ROLE OF THE STUDENT-ATHLETE:

- Notify the athletic training staff of any athletic injury within 48 hours of the injury occurring.
- Notify the athletic training staff of any injury or illness (non-athletic)
- Notify his/her parent/guardian.
- Complete an accurate claim form for athletic injury
- Make arrangements for a ride to the scheduled doctor's appointment - Coaches can and will help with this.
- Provide the treating physician at the appointment with the referral form (question/answer sheet provided by ATR)
- Schedule any follow up appointment with the doctor's office PRIOR to leaving the office
- Return the completed referral to the athletic training room upon immediate return to campus.
- Don't assume all bills will be paid. Insurance rules change regularly and more costs are being shifted to the injured – that is you.
- Check your mailbox regularly for bills/ EOB's and bring to ATR immediately.

ROLE OF THE ATHLETIC TRAINER:

- Assess the situation and determine if care is needed beyond the Athletic Training Room.
- Assist and guide the student-athlete on insurance protocols to finalize choice of provider to be used.
- Schedule the INITIAL doctor's appointment for the athletic injury when using the University providers.
- Sign the claim form in cases of athletic injury to verify it occurred during a sanctioned practice or competition.
- Initiate the referral process as described in accompanying document
- Respond to inquiries from the insurance company regarding athletic related injuries

ROLE OF THE PARENT AND OR GUARDIAN

- Make sure your dependent has the most current and valid insurance card and notify the athletic trainer of any change in provider or coverage
- Confirm any provider being used by the choice of the FAMILY is in-network with the FAMILY insurance provider.
- Confirm all surgical providers - hospital, surgeon and physical therapist - participate either in-network or out-of-network with the FAMILY insurance.
- Send any bills or explanation of benefits that are sent to a home address and related to an athletic incident to your son/daughter in a timely fashion (Or forward them directly to the training room at fax 201-692-2171)
- Call the athletic training room with any concerns regarding care and/or insurance. (201 692-9295)

What is an Explanation of Benefit (EOB) and why do I need to know what this is?

With the University acting as the secondary insurer for athletic injury **ONLY**; in order for any balances to be considered and paid the secondary insurance provider will need the explanation of benefits from YOUR insurance company.

What is the definition of EXPLANATION OF BENEFITS? Explanation of Benefits - A form the insurance company mails out to the policy holder, to explain what was covered, how much the insurance pays, how much the doctor is allowed to charge, and how much the patient has to pay.

Why do we request and need this important document?

The secondary insurer needs this document to determine what is still considered a collectible debt for services provided.

Please understand without the EXPLANATION OF BENEFITS (EOB) provided from your primary insurance, the secondary (UNIVERSITY provider) will not provide any benefit of coverage or payment. Please respond to any requests from either your personal or secondary insurance promptly!

Should you get something and not understand what is requested please reach out to me immediately so I can assist in the process and not have your dependents credit affected.

Understand while your dependent has chosen to be a member of an athletic team the University's obligation is to provide coverage as a SECONDARY/ EXCESS plan to your insurance plan. The University does not pay the bills - the insurance company does and we all must work together to resolve insurance issues and concerns. In today's ever changing insurance industry there is always a chance there may be an out of pocket cost incurred to the student-athlete and or his/her family. The athletics department works diligently to keep any out of pocket cost to a minimum.

The athletics department and the designated SECONDARY provider have worked with designated doctors and facilities in the area to keep costs related to an athletic injury at minimal or no cost to the student-athlete/ family.

Here is a partial listing of covered and non-covered injuries provided for with the secondary insurance:

Covered: Any injury occurring during a University/Athletics supervised practice, game, conditioning session, weight lifting (team or individual), etc. where a coach, athletic trainer, and/or strength and conditioning coach is supervising.

NON-COVERED: Pre-existing injuries, illness, non-sport related injuries including dental and vision, non- athletic prescriptions, issues that arise out of your athletic medical clearance.

How is a claim processed should my son/daughter/dependent incur an athletic injury and what do I need to do?

The involved student-athlete provides his primary insurance information to the doctor's office, diagnostic center, Emergency Room/Urgent Care and/or Hospital. That provider submits the bills to YOUR insurance carrier.

- If a balance remains after your primary insurance coverage, mail or fax the explanation of benefits (EOB) from the insurance company as well as a copy of the itemized bill (HCFA 1500 or UB92) to the address below c/o Athletic Training Office.
- If you receive a letter of denial with no payment from your primary insurance, mail or fax the letter of denial and a copy of the itemized bill (HCFA-1500 or UB92 form) to the address below c/o Athletic Training Office.

It is the responsibility of the parent and or student-athlete to submit all required paperwork as soon as possible. All forms must be received within 90 days of the original date of service.

Fairleigh Dickinson University
1000 River Road- H-AT1-01
Teaneck, NJ 07666
ATTN: Athletic Training Office

Secondary insurance will not cover any costs until the bills have first gone through the athlete's primary insurance. Therefore, it is the responsibility of the student-athlete and parents/guardians to inform the athletic training office of any changes in your insurance coverage during the course of the school year, as soon as changes occur. You will be responsible for all financial charges if a student-athlete receives medical treatment and the insurance plan will not honor the charges due to an expired or changed insurance policy.

SECOND OPINION COVERAGE

If either the student-athlete and/or you as the parent or guardian choose to seek care for an athletic issue from providers that you are comfortable with that is your choice. However please understand the following:

- You must notify the athletic training office PRIOR to seeking care. Please note that coverage and payment will not be guaranteed for any medical services obtained without the knowledge or pre approval by the athletic training office
 - You have a greater chance for out of pocket costs as there is no working relationship between the provider and the SECONDARY insurance.
 - There may be a delay in communication between the provider and the athletic training staff and this could cause a delay in return to practice or play if the athletic trainer or team physician requires additional information.
 - The FDU team physician has final authority on participation status and/or any additional protective equipment deemed necessary.
- *** please make a copy of this policy and keep for your records *****