

Insurance Policy and Procedures

Injury and illness may occur as a result of participation in sports. At Southeast Missouri State University, the athletic department will assist in payment and processing of bills if the injury or illness was a direct result of participation in athletic activities within Southeast athletics.

The student-athlete's insurance shall be considered the **PRIMARY** insurance coverage for all athletic related injuries. Southeast Missouri State Athletics Department provides a medical and catastrophic insurance program for its student-athletes. **THIS POLICY, HOWEVER, IS SECONDARY TO, OR IN EXCESS OF, PERSONAL FAMILY MEDICAL INSURANCE COVERAGE**, and covers only injuries, illnesses, accidents resulting from the direct participation in the intercollegiate athletics program during the dates of the primary competitive season and designated off-seasons as approved by the Director of Athletics according to NCAA regulations.

Student-athletes need to be informed about their family insurance policy and procedures. If pre-certification or a second opinion is required by the family insurance carrier, the student/family must get this taken care of. The athletics insurance will NOT pay the claim if this step is neglected. **The Athletics Department/insurance will NOT be responsible for non-athletic related conditions or illnesses.**

If a student-athlete has any questions regarding athletics insurance procedures, they should contact the Athletics Insurance Coordinator.

MEDICAL PROCEDURE FOR SOUTHEAST MISSOURI STATE UNIVERSITY

Note: The procedures outlined below must be followed by the student-athlete. Failure to do so will result in the denial of insurance coverage.

- 1. BEFORE a student-athlete seeks any medical treatment, they must first get authorization from the Sports Medicine Department.**
- 2. All insurance information and medical history forms must be completed and returned to the athletic trainer/insurance coordinator prior to the start of any supervised practice. Insurance form can be found in appendix 8.**
3. Any student-athlete wishing to participate in the athletics program must have a physical examination by the Athletics Department team physician prior to participation.
4. Any student-athlete whose symptoms worsen during the day or night due to an athletic-related injury must notify the athletic trainer immediately (not a coach, manager, etc.). If the athletic trainer (upon examination) feels the student-athlete needs further medical attention, they will arrange an appointment with the appropriate specialist. If, in the event of a true emergency, the student makes a reasonable attempt to contact the athletic trainer but is unable to do so, they should go to the emergency room. A determination will be made by the doctor whether the illness/injury is athletic-related.
5. The athletic training staff must notify the hospital or doctor for a sport-related injury visit. If written authorization from the Sports Medicine Department is not obtained prior to the athlete's visit to the hospital or other physician/surgeon, these services will become the family's responsibility.
6. The Sports Medicine Department must authorize all prescriptions prior to visiting the pharmacy. All prescriptions are picked up by the Athletic Training Staff. Valid prescriptions are for the treatment of athletic injuries only. If your family insurance provides a **prescription card**, this information or a duplicate card should be given to your son/daughter so it is available when prescription medication is needed.

7. Dental expenses may be covered by the athletic insurance if the treatment is a result of injuries sustained during a formal, supervised intercollegiate practice or game. Toothaches, dental caries, abscesses, root canals, etc., are the responsibility of the student or his parents. Students are responsible for making their own appointments for non-athletic issues. Inform the coach or athletic trainer of your appointment time.
8. Corrective lenses (glasses or contact lenses) may be covered by the athletic insurance if the glasses were broken or the contacts lost while participating in a formal, supervised intercollegiate practice or game. The athletics trainer must be notified immediately.
9. Any situation not covered above must first be presented to the Sports Medicine Department for approval by Athletics Administration before any fees, charges, or prescription costs are incurred.
10. The University and the University's insurance carrier **will not and cannot** accept responsibility for expenses incurred for an athlete's pre-existing medical condition.
11. If family insurance requires pre-authorization for services or a second opinion (please inform your son or daughter). If family insurance requires these and it is not obtained, the insurance company will refuse to pay the claim. Athletic insurance will not pay for services that family insurance would have paid if the proper procedures had been followed.
12. If family insurance is HMO or PPO, medical services must be obtained at the HMO/PPO authorized provider. HMO/PPO coverage **only pays at an unauthorized location in an emergency.**
13. Rehabilitation will be conducted in the Southeast Missouri State University athletic training rooms under the supervision of the Athletics Training Staff. Off-campus rehabilitation will be the decision of the Co-Head Athletics Trainer and the university team physician on a case-by-case basis.
14. **BEFORE a student-athlete seeks any medical treatment, they must first get authorization from the Sports Medicine Department.**
15. **All insurance information and medical history forms must be completed and returned to the athletic trainer/insurance coordinator prior to the start of any supervised practice.**

104 Week Limitation on Secondary Insurance Coverage:

Southeast Missouri Athletics' current medical and catastrophic insurance program will pay for the excess of the "Necessary" medical treatment up to the "Usual" and "Customary" charges for such expense incurred within 104 weeks (2 years) from the initial date of the injury/illness/accident. The first expense must be incurred within ninety (90 days) calendar days of the date of the injury/accident.

Compliance with Insurance Company Requests:

It is the student-athlete and his/her parent(s)/guardian(s) responsibility to understand the conditions that apply to their policy and comply with any requests for information, etc., from the primary insurance company. Any delinquent bills resulting in bad credit due to non-compliance with insurance company requests may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

In the event that a student-athlete and/or his/her parent(s)/guardian(s) receives payment / reimbursement directly from their insurance company for athletic related injury/illness claims, **the full account balance becomes the responsibility of the student-athlete and/or his/her parent(s)/guardian(s), until payment is turned over to the provider.**

HMOs:

If a student-athlete's primary insurance is an HMO, Southeast Missouri State University Athletics strongly encourages the student-athlete and/or his/her parent(s)/guardian(s) to change the primary care physician (PCP) to a Southeast Missouri State University Team Physician or local physician. This will allow the student-athlete to have a network of physicians in the Cape Girardeau area, as well as better access to care.

Insurance Policy Changes:

Southeast Missouri State University Athletics Department must receive any changes to a health insurance policy as soon as they occur. If proper notification is not received, the Athletics Department will not be responsible for delays in payment, collections notices, credit reports, etc. that occur.

Determination of Athletic Related Injury

When there is a question about an injury being Athletic Related or not, Southeast Missouri State will file a claim to our secondary insurance provider. The decision made by the insurance company is final. If determined that the injury is not athletic related the student athlete will be responsible for all bills incurred.

Prescription Medication Policy

The Sports Medicine Department will only incur the cost of medication prescribed by a physicians, for an Athletic Related injury. Medications for non-athletic conditions (illness, ADD/HD, etc.) will be the responsibility of the student athlete. Students may apply to the Special Assistance Fund for help with these costs.

SEMO will utilize Broadway Prescriptions for pharmacy needs. Staff Athletic Trainers are the only individuals that are allowed to pick up medication and charge them to the SEMO account at Broadway. The Athletic Trainer will provided Broadway all applicable insurance information when picking up prescriptions.

Second Opinions

A student athlete that requests a second opinion must follow the departmental policy. The student athlete will complete the second opinion request form and turn it in to the Sports Medicine Department. Once approved the student athlete may begin seeking a second opinion. The student will be responsible making appointments, travel to and attaining all medical records for these appointments. Medical expenses for student athletes who do not follow proper protocol for second opinions may not be reimbursed or covered under the Southeast Missouri State University insurance policy. Second opinion form can be found in appendix 9.

Non-Athletic Related Injuries and Illnesses

Injury and illness may occur as a result of participation in sports. At Southeast Missouri State University, the athletic department will assist in payment and processing of bills if the injury or illness was a direct result of participation in athletic activities within Southeast athletics.

Medical expenses from injuries and illnesses suffered outside participation at Southeast Missouri State will be the responsibility of the student-athlete. Some examples of non-athletic related injuries are listed below.

All medical care including but not limited to Family Practice, General Medical, Dermatology, Dentist, Vision Care, Chiropractor, Cardiologist and others need to go through the Athletic Training Staff.

In the event Emergency Care is needed, the Athlete should attempt to contact their Athletic Trainer or proceed to the nearest Emergency Department and contact their Athletic Trainer at the earliest possible time.

Any expenses generated from the non-athletic injury or illness will be paid by the student-athlete. For this reason, it is strongly recommended that each athlete continue to maintain health insurance during their time at Southeast Missouri State University. Pre-existing conditions will not be covered by the University Athletic Insurance Policy.

Student Athletes may be eligible for some financial assistance through the NCAA Special Assistance Fund. This fund is managed by the Director of Compliance. Funds may be requested by filling out the Non-Athletic Injury Special Assistance Fund Request Form. This form will be on the Compliance and Athletic Training Websites. An athlete may also find a hard copy of this form in the Athletic Training Room. Once the form is filled out it will be forwarded to the Compliance office for approval.

In the event of an emergency after hours the form may be completed up to 48 hours after the injury or illness occurs. If the form is not completed within this time frame the student Athlete will be responsible for all expenses.

Any student-athlete that seeks medical attention prior to approval from the athletic training staff risks having that medical expense not covered by the athletic department's secondary insurance policy. This includes all second opinions and diagnostic tests. Any medical care provided without prior approval will not be covered.

Below is a list of typical non-athletic conditions not covered by Southeast Missouri State Athletics. This list is not all inclusive, therefore, other illnesses and injuries may occur that are not on the list. Pre-existing conditions will not be covered by Southeast Missouri State Athletics. Any condition noted on the student athlete's pre-participation examination or medical history will be considered pre-existing. Please contact the Head Athletic Trainer or Director of Athletics should you have a question regarding the classification of your injury/illness

Examples of Typical Non-Athletic Injuries/Illness (These are not covered by Southeast)

Routine eye care (including glasses, contact lenses)	Colds and Flu
Routine dental care (cleanings, cavities, wisdom tooth extractions)	Food Poisoning
Dermatological care (dermatitis, warts, poison ivy)	Mononucleosis
Residence hall/apartment accidents	Strep-Throat
Intramural injuries	Gastro-intestinal Infections
Automobile accidents	Pregnancy
Seasonal Allergies	Cancer
Respiratory Infections	Attention Deficit Disorder
Viral and Bacterial Infections	Diabetes
Sinus Infections	Heart Disease (including hypertension/high blood pressure)

