

Effective: August, 1 2019 Revised July, 1, 2022

Contact: Director of Sports Medicine

As part of an ongoing commitment to the health and safety of all students, William Jewell College and Liberty Hospital Sports Medicine have partnered together to provide a new model of care for all Cardinal student-athletes. This collaborative approach increases the level and continuity of care by making the resources of Liberty Hospital available to all of the College's NCAA sports and the Cheer and Dance teams.

This new model transitions all Sports Medicine staff from William Jewell College to Liberty Hospital. As a result, all Sports Medicine Staff members fully report to medical professionals which provides a comprehensive medical oversight and healthcare compliance model.

In addition to an enhanced level of care – which includes athletic trainers, strength & conditioning coaches, physical therapists, physicians, and orthopedic surgeons – this partnership will result in no out-of-pocket costs for in-network insured student-athletes seeking treatment at Liberty Hospital Sports Medicine for injuries that occur during a Jewell-sponsored athletic activity. Coverage under this policy is subject to specific terms and conditions and includes certain restrictions and exclusions as reflected below:

#### **Contact Information**

a.	Dr. Ryan Snyder,	Team Orthopedic Surgeon	Office 816-781-6066
b.	Dr. Kyle Schneweis	Team Physician	Office 816-781-7730
c.	Matt Gilbertson	Director of Sports Medicine	Office 816-415-5954
d.	Ryan Arens	Assistant Athletic Trainer	Office 816-415-5954
e.	Ashley Watson	Assistant Athletic Trainer	Office 816-415-5954
f.	Mark Masalskis	Assistant Athletic Trainer	Office 816-415-5954
g.	Coleman Howard	Assistant Athletic Trainer	Office 816-415-5954
h.	Jamie Campbell	Assistant Athletic Trainer	Office 816-415-5954
i.	Keyen Braughton	Assistant Athletic Trainer	Office 816-415-5954

#### **Insurance Requirement**

1. All student-athletes must have comprehensive medical insurance coverage under a current, in-force insurance policy for injuries that occur while he/she is participating in intercollegiate athletics at William Jewell College. The insurance policy must include coverage for athletically-related injuries and must be active at all times that the student-athlete is participating in intercollegiate athletics.
2. All student-athletes must provide evidence of insurance prior to participation. No student will be allowed to participate in any way until such evidence of current insurance coverage is on file with the William Jewell College Athletics Department.
3. It is the responsibility of the student-athlete to notify William Jewell College if there is a change in coverage or expiration of coverage. Furthermore, it is the responsibility of the student-athlete to update the insurance information on file with the College.

### **Pre-participation Medical Examination**

1. Student-athletes must undergo a pre-participation medical examination administered or supervised by a physician prior to participation in any tryout, practice, competition, or out-of-season conditioning activities. Physicals for collegiate athlete's must be performed by a member of the Liberty Sports Medicine Staff and signed off on by a team physician.
2. Liberty Hospital Sports Medicine will conduct pre-participation medical examinations for all William Jewell College student-athletes each August. *Please refer to "Injury Related Medical Expenses"*
3. The examination or evaluation of student-athletes who are beginning their initial season of eligibility as well as students who are trying out for a team shall include a sickle cell solubility test (SST) or waiver, unless documented results of a prior test are provided to William Jewell College or the student-athlete declines the test and signs a written release.
4. All physicals are to be performed by one of Liberty Hospitals Doctors or approved Liberty hospital staff member prior to participation

### **Injury Assessment and Evaluation**

1. Injuries sustained by a William Jewell College student-athlete during a properly supervised intercollegiate practice, workout, weightlifting session, or competition will be assessed and evaluated by the Sports Medicine staff of William Jewell College.
2. Athletes must set up appointments on ATS with an athletic trainer for evaluations and rehabs. Rehabs must be signed up for 8 hours in advance. Walk-ins are allowed but are up to the availability and decision of the sports medicine staff.
3. If deemed appropriate, the student athlete will then be referred for continued follow up with a physician.
4. Any athlete who chooses to seek care prior to referral from liberty sports staff will be subject to paying for the entirety of the bill.

### **Health History and Injury Disclosure**

William Jewell College student-athletes MUST disclose to the William Jewell College team physicians and athletic trainers any previous or existing injuries or medical conditions prior to their arrival at William Jewell College.

### **Concussions**

Student-athletes will be managed through the Liberty Hospital Sports Medicine Concussion Management Program, which is overseen by Sports Medicine trained Physicians who specialize in concussion care and are in accordance with NCAA guidelines.

### **Injury-Related Medical Expenses**

William Jewell College Athletic Department requires all student-athletes (Football, Baseball, Cheer/Dance, Men's Basketball, Women's Basketball, Men's Golf, Women's Golf, Softball, Baseball, Men's Powerlifting, Women's Power Lifting, Men's Tennis, Women's Tennis Track and Field, Men's Soccer, Women's Soccer, Volleyball, Men's Wrestling, and Women's Wrestling) to be covered by a policy of health insurance from a reputable insurance carrier. This insurance coverage MUST cover him or her while they are at William Jewell College and cover

intercollegiate sports participation injuries. William Jewell College will provide a Secondary Athletic Accident Policy for injuries occurring after July 1, 2022, for all student-athletes. The intent of William Jewell College's Secondary Athletic Accident Insurance Policy is to cover the out-of-pocket expenses remaining after an athlete's primary health insurance processing a medical claim related to a covered accident. A covered accident would mean any sports accident during a college sponsored and supervised intercollegiate sports activity – play, practice, and travel as part of a team activity. This extends to school sponsored and supervised weightlifting and/or conditioning sessions. For an athlete to be eligible, the following criteria must be met:

- The student-athlete was evaluated through the pre-participation medical examinations conducted by Liberty Hospital Sports Medicine and William Jewell College Athletic Training Staff (Effective May 31, 2020).
- All physician appointments, therapy appointments, imaging and other appointments or testing pertaining to an Athletic Related Injury are coordinated by William Jewell Athletic Training Staff. This includes both services which are immediately required, and any follow-up care needed. Second opinions must be approved by the William Jewell College Athletic Training Staff to be covered financially.

**Note: The Student athlete's insurance company will be billed first, and any remaining patient responsibility will be billed to the William Jewell Secondary Accident policy for consideration.**

Coverage under this policy does not include:

- Injuries sustained during an academic vacation period (i.e. summer, Christmas, Spring Break) in which no approved athletic supervision is provided, or in any activity that is not associated with a properly supervised intercollegiate practice, competition, or conditioning session, including those occurring during the academic calendar year.
- A chronic (ongoing) or recurring injury sustained prior to or outside of participation in athletics at William Jewell College that has not been resolved and cleared by a physician.
- Any preexisting injury or ailment occurring prior to first time enrollment at William Jewell College.
- Illnesses that has not been resolved and cleared by a physician.
- Injuries that occur as a result of anger or frustration will not be covered.
- Athletic Related Injuries occurring prior to July 1, 2022. Injuries occurring prior to July 1, 2022 that are related to William Jewell Athletics are subject to the previous Institutional Insurance Policy.
- Injury related medical expenses for student athletes who fail to disclose any injuries that occurred prior to enrollment at William Jewell College at the time of his or her pre-participation medical examination.

Each student-athlete's insurance, or his or her parent's insurance that the student-athlete is covered under is considered the primary insurance carrier. As previously stated, all athletic related injury and illness medical expenses will be submitted to the primary insurance carrier first. Any remaining balances will then be submitted to the school's secondary accident policy for consideration. Any prescription medication expenses will need to be paid up front and reimbursed by providing the William Jewell Athletic Training Staff a copy of the pharmacy receipt. It is the responsibility of the student-athlete to provide William Jewell Athletic Training Staff with any Explanation of Benefits (EOB's) that may be associated with his or her athletic related injury. No student- athlete is allowed to participate in any practice, competition, weights, or conditioning in intercollegiate athletics at William Jewell College until proof of insurance is shown, and confirmed by the by the William Jewell Athletic Training Staff.

Any instance in which the student-athlete is dropped from insurance coverage during his or her intercollegiate tenure will lead to the student-athlete no longer being able to participate in her or her sport until proof of insurance is again confirmed. In this instance if any injury or illness occurs during lapse of coverage, the financial responsibility will be of the student-athlete or parent/guardian.

William Jewell College and its Athletic Accident Policy are not financially responsible for any medical expenses regarding any diagnostic testing that must be obtained to clear a student-athlete of participation from a preexisting injury or illness. This includes follow-up testing done after pre-participation EKG's.

### **Drug Testing and Education**

The NCAA drug-testing program, along with clear policies and effective education, protects student-athletes who play by the rules by playing clean. The purpose of the drug-testing program is to deter student-athletes from using performance-enhancing drugs, and it impacts the eligibility of student-athletes who try to cheat by using banned substances. The NCAA tests for steroids, peptide hormones and masking agents year-round and also tests for stimulants and recreational drugs during championships. In addition, the College periodically conducts testing throughout the year and the complete policy can be found in the Policy Library.

### **NCAA Catastrophic Injury Insurance Program**

The NCAA sponsors a Catastrophic Injury Insurance Program for active member institutions. While this insurance covers student-athletes suffering a major injury while participating in a covered intercollegiate athletic activity, (subject to all policy terms and conditions) this coverage does not qualify as the basic coverage required for participation in intercollegiate athletics at William Jewell College. It is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's web-site at [www.ncaa.org](http://www.ncaa.org) or by clicking [here](#).

## **Appendix A**

### **William Jewell College Student-Athlete Medical Policies (prior to August 1, 2019)**

All student-athletes MUST have individual or family health insurance that covers them during participation in their intercollegiate sport(s) at William Jewell College. Student-athletes who do not have insurance will not be allowed to practice, play, or condition in or out of season as a William Jewell College student-athlete. If an athletic-related injury occurs and it is determined that the student-athlete did not have insurance coverage at the time of the incident, the student-athlete is responsible for all medical expenses related to that injury. If you need to purchase insurance, the athletic training room has information regarding several temporary and full year policies. You can also contact any local insurance provider in your area and they should be able to help you with this matter. We highly recommend that you seek a full year policy as many short-term policies are not retroactive. Once a short-term policy has been terminated, it will not cover injuries that were sustained during its active term.

### **Medical Services**

William Jewell College employs three full-time Certified Athletic Trainers to address all athletic related injuries. William Jewell College also utilizes 4 part time Athletic Trainers to assist with covering events and practices.

### **Hours of Operation**

8-12am Rehab hours

1pm re-open for practice preparation and rehab

All rehab, and practice preparations must be made by appointment. Athletic training staff requires 24 hours notice for any appointment.

- The William Jewell College Team Physician will see student-athletes in the Mabee Center Athletic Training Room upon referral from one of the Certified Athletic Trainers.
- Student-athletes may be referred to different physicians by the Athletic Training Staff to meet the student- athlete's personal insurance requirements.
- All medical referrals needed due to athletic related injuries must be scheduled through the Athletic Training Staff.

### **Rules of the Athletic Training Room**

- No pictures or Videos allowed
- No Food or Drink allowed
- Athletic attire must be worn
- Only one ear bud allowed for headphones to allow for communication
- Computers and Ipad only allowed for school work with permission of AT staff