

Athletic Insurance Policy

Insurance Information

Messiah University requires all students to have primary health insurance. It is the responsibility of the student-athlete to check with the primary insurance company to ensure the student-athlete will have coverage while attending Messiah University. Many insurance cover for emergent and urgent care, but there are limitations for referrals outside of network. All student-athletes must present proof of primary health insurance through the athlete portal, including pictures of the front and back of the insurance card.

Any injuries that occur during athletic participation, should be reported immediately to an athletic trainer. Though non-sport related injuries are still vital to report, it should be made clear to the student-athlete that non-sport injuries are an excluded criteria to the excess accidental insurance.

All student-athletes must prove primary insurance coverage, including uploading front and back copies of health insurance card, to his/her athlete portal prior to starting any participation in intercollegiate athletics. It is the responsibility of the student-athlete to immediately notify the Sports Medicine staff if primary insurance changes at any time during the academic year. All student-athletes, and if applicable his/her policy holder if the student-athlete is on a parent's or guardian's insurance plan, must sign and agree to maintaining primary health insurance coverage while participating in NCAA intercollegiate athletics, to notify of any policy changes, and check with their insurance to determine requirements for establishing benefit while attending Messiah University (see Appendix J: Athlete Forms). **Excess Accidental Medical Insurance for Student-Athletes**

In compliance with the NCAA, Messiah University carries excess accidental insurance on all student-athletes. Inclusion criteria includes any injury that occurs during a practice/game that is scheduled (with reproducible practice plan from coach or strength and conditioning coach), sponsored (NCAA countable practice/game), and supervised (by a coach or strength and conditioning coach). This excess plan picks up ONLY after primary policy has responded to the request for care. Following any health care service, all bills must be submitted to the student-athlete's primary insurance first. Subsequent charges can then be submitted to the claims administrator for the excess coverage. Any unpaid bills after primary has been exhausted without evidence of the secondary paying any of the balance should be communicated to the Director of Sports Medicine.

It should be noted that the secondary insurance plan, and third part administrator (TPA) may deny a claim if the appropriate methods for filing with primary insurance have not be done. Any student-athlete that has out-of-state Medicaid, or other insurance that does not provide any benefit within the state of Pennsylvania, may be required to travel home for any procedures given the limitations of primary coverage. It is recommended and presented during pre-season education to contact primary insurance, and if possible, establish a primary care provider somewhere local, that can refer for any medical care.