

UNC Asheville Department of Athletics Medical Expenses and Insurance

The UNC Asheville Athletics Department requires that all student-athletes have or acquire a personal health insurance policy that will be considered their primary insurance policy. Student-athletes must maintain insurance coverage throughout their intercollegiate athletics career at UNC Asheville. Student-athletes who do not have a primary insurance plan may purchase one through the NCAA/Mutual of Omaha policy. This plan covers athletic injuries only. Purchasing the university health insurance policy through health services has become a great option and covers both athletic and non-athletic injuries/illness.

Student-athletes will be responsible for paying all deductibles and/or co-pays that are part of their primary insurance policy. If there is a lapse in the student-athlete's personal health insurance policy and an injury occurs, the student-athlete will be responsible for all costs related to the injury.

The UNC Asheville Athletics Department shall provide an excess medical policy for student-athletes. This policy requires the UNC Asheville Athletics Department to use the student-athlete's family or personal insurance as the primary insurance policy. This excess insurance policy covers the injured and/or ill athlete when an excess occurs after the primary insurer has paid and only if the injury/illness was related to athletic participation. ***If an excess occurs, the UNC Asheville insurance policy will cover the remaining balances when the Explanation of Benefits from the student-athlete's primary insurance carrier and itemized billing information from the care provider is submitted to the Head Athletic Trainer within 30 days after the last medical service is rendered. However, Student-athletes will be responsible for paying all deductibles and/or co-pays that are part of their primary insurance policy.***

Please note that UNC Asheville Athletics is not responsible for co-payments or deductibles.

Medical insurance information and authorization forms regarding family and/or personal medical insurance shall be provided to the student athlete. These documents shall be completed by the ***policyholder*** and returned to the Sports Medicine Staff via sports ware. This form authorizes the UNC Asheville Athletics Department to file a claim on behalf of the student-

athlete's medical insurance policy in the event of an athletic injury and/or illness sustained or aggravated while participating in intercollegiate athletics.

All excess medical expenses shall be approved and paid by the UNC Asheville Athletics Department Secondary insurance only if the student-athlete has followed all procedures for filing a claim. UNC Asheville is not permitted to pay dental, optical or medical treatment unless such service was due to an athletic injury and/or illness that occurred during participation in a UNC Asheville intercollegiate athletics event. The athletics department has a secondary insurance policy through the NCAA/Mutual of Omaha. A copy of the NCAA insurance card, with the name of the student-athlete must go with the student-athlete to every appointment related to his/her injury. Remember that student-athletes must follow the guidelines and procedures for submitting claims or bills to the athletic department.

GUIDELINES

*UNC Asheville provides coverage for only those injuries that occur as a direct result of participation in UNC Asheville Athletics. Accidents off the field and illnesses are **not** covered.

*Our sports medicine staff must arrange any medical care that is required for an athletic-related injury.

*Any expenses incurred from utilization of medical care that is either, self-referred and/or outside of our referral base (including surgeries), may be the responsibility of the athlete/parent.

*If the student-athlete's insurance plan requires additional information and/or modifications to ensure coverage while here in the Asheville area, the student-athlete and/or parent is responsible for providing such information to their carrier **before** arriving at UNC Asheville. (Most "managed care" plans (HMO/PPO) require additional information for coverage "out-of-network")

PROCEDURES

1. UNC Asheville Sports Medicine Staff refers student-athlete to physician
2. Copy of insurance information is provided to physician (athlete is responsible for giving this to the doctor)
3. Insurance company sends PARENTS (policyholder) an Explanation of Benefits (EOB)
4. Athlete/Parents receive bill from physician

5. Athlete/Parents forward Explanation of Benefits to UNC Asheville Sports Medicine Staff (for multiple visits, each “date-of-service” will have a separate EOB)
6. UNC Asheville Sports Medicine Staff begins “secondary” payment process

Outside medical treatment or services shall be obtained for the student-athlete for any athletic injury and/or illness *only* when authorized by the Team Physician and/or Sports Medicine staff. If a student-athlete obtains outside medical services on his/her own for an athletic injury or illness, he/she may be solely responsible for the payment of these outside services. If an athlete obtains outside medical services without the approval of the Sports Medicine Staff, he/she may not participate in any UNC Asheville Athletics Department event until written clearance is received from the attending physician and the student-athlete is cleared by the Team Physician and/or the Sports Medicine Staff. The Sports Medicine Staff must be provided with all visit notes, surgical notes, etc. from the physician.

If the student-athlete is injured in any activity not sponsored by the UNC Asheville Athletics Department, the department shall not assume any responsibility for incurred expenses and shall have the right to discontinue athletics grants-in-aid monies if the student-athlete is unable to continue intercollegiate sports participation due to medical reasons.

All arrangements for the treatment of athletic injuries and/or illnesses are to be made before the student-athlete graduates or withdraws from UNC Asheville. If a student-athlete withdraws from UNC Asheville without contacting the Sports medicine Staff, it will be assumed that they have declined a post-participation exam and any coverage for an athletic injury.

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