

## UNIVERSITY OF SAINT MARY ATHLETIC CARE POLICIES

In order to insure proper health care for all student-athletes at the University of Saint Mary, and to insure proper payments are made for such care, student-athletes, coaches, athletic trainers, and parents must adhere to the following policies.

1. All injuries must be reported to an athletic trainer immediately.
2. The athletic trainer will make any necessary referrals to the proper physician.
3. Decisions on treatment will be made with the best interests of the student-athlete in mind. Decisions will be made in consultation with the physician, student athlete, and when necessary the athletic trainer. In the case of minors, the parents will be contacted and included in the consultation. In all other cases, the athletic trainer and/or physician will not contact the parent(s) unless requested by the student-athlete. **PARENTAL INVOLVEMENT IS ENCOURAGED IN ALL CASES OF ADMISSION TO HOSPITALS, SURGERIES, AND INVASIVE TESTING, AND IT IS HOPED THAT THE ADULT STUDENT-ATHLETE WILL ALLOW THE LINES OF COMMUNICATION TO REMAIN OPEN AT ALL TIMES WITH THE PARENTS AND THE ATHLETIC TRAINING STAFF AND/OR PHYSICIANS.**
4. All attempts will be made to utilize the University of Saint Mary recommended physicians for treatment. It is understood that some primary insurance carriers (HMO's and PPO's) require certain physicians to treat the patients. In these cases, the University of Saint Mary will attempt to cooperate with these carriers. In many cases, it is simply a hardship for the student-athlete to travel home for care. The University of Saint Mary athletic insurance policy has a rider to cover cases in which the HMO/PPO might deny "out of area coverage."
5. The insurance coverage provided by the college is for **ATHLETIC RELATED INJURIES ONLY, not sicknesses**. The NAIA does not permit schools to provide total health insurance to student-athletes. Therefore, only those injuries sustained while participating in a supervised practice or event will be covered. This does include off-season conditioning programs, but **not** events such as intramurals, pick-up games, recreational activities, etc.
6. The American College Student Association does offer insurance that can be used as primary insurance that will cover injury and/or sicknesses. This is **separate** than the college's insurance for athletic injuries. It is recommended that all student athletes have primary insurance. It is a college policy and a requirement that **resident students** have primary insurance, and the ACSA offers that service. If the student does not have primary insurance you can register on-line at [www.acsa.com](http://www.acsa.com).

7. Student-athletes and parents should not initially pay for any bills related to a covered injury unless the co-pay is required at the time of visit. In this case, the co-pay will be returned to the insured once the final payment from the secondary insurance coverage is made.
8. All bills for covered injuries **will first be sent to the primary insurance carrier for payment by the student/parent**. After the primary carrier has acted on the bill, the University of Saint Mary insurance carrier will pay the portion not covered.
9. Parents and/or student-athletes are asked to send any and all itemized **original bills, not statements**, from providers of service and any “explanation of benefits” statements from primary insurance carriers to the college. The college insurance carrier requires both of these forms prior to taking action on any bill.
10. All communications concerning medical bills, insurance, or medical care of the student-athletes should be directed to:
  - University of Saint Mary
  - Head Athletic Trainer
  - 4100 South 4th Street
  - Leavenworth, Kansas 66048
  - (913) 758-4334.

I fully understand and agree to the above policies:

\_\_\_\_\_ Date

Student Athlete

\_\_\_\_\_ Date

Parent(s)