

Insurance Procedures & Medical Coverage For Student Athletes

Medical Insurance Coverage

Each student-athlete who chooses to participate in intercollegiate athletics assumes a potential risk of injury. Therefore, all ISU student-athletes are required to have their own adequate personal insurance coverage. If a student-athlete does not have coverage through their own personal plan or their parent/guardian plan, they will be required to purchase the ISU Student Health Insurance Plan. In addition the athletic department purchases a secondary insurance policy to cover medical costs of injuries that result from a scheduled practice, competition, or during official travel to and from scheduled competition. **This is a secondary policy and will only cover medical costs after your primary health insurance has been billed and processed.** All medical bills must first be processed and paid through the student athlete's personal insurance (primary insurance). If there is a remaining balance, this balance will then be submitted to ISU Athletic Insurance. ISU Athletic Insurance then has the right to deny or provide excess coverage. **This coverage is only available in the event of an athletic related injury.** Coverage will not be available in the event of injury outside of your varsity sport, injury during unofficial team events, and/or non-athletic related injuries.

Covered Services: The excess plan will help cover injuries that are directly related to official sport seasons, supervised by a coach, as mandated by the NCAA. All athletes must notify the Certified Athletic Trainer within 72 hours from the time of incident. All medical visits require a referral from a Certified Athletic Trainer. Continued doctor visits, physical therapy and any other medical related expense for their injury will be covered for 104 weeks after the date of the accident causing the accidental bodily injury. If bills and expenses are submitted after the 104 week deadline, the excess policy will deny coverage.

Non-Covered Services: There are some injuries and illnesses that the Idaho State University Sports Medicine and excess plan will not be financially responsible for. This may include, but is not limited to: pre-existing conditions, corrective surgeries, laboratory tests and treatment for sexually transmitted diseases and/or HIV, allergy/asthma medications, surgery for the appendix or tonsils, laboratory tests related to colds, flu, flu shots, viruses, mononucleosis, medications not directly related to athletically related injuries, wart removal, OB-GYN exams, routine eye examinations, immunizations, and any other unauthorized medical services.

If you are sent to a medical provider, it is the student-athlete's responsibility to:

- Make sure the provider files claims with personal primary and secondary insurance company.
- Respond to requests from primary insurance for additional information in a timely manner.
- Turn in all bills received from the medical providers and any information from insurance companies to the Athletic Administration Department or one of the Certified Trainers.
- Follow up with the Athletic Insurance Coordinator, Marilyn Anderton, with any questions regarding the status of unpaid claims.

The ultimate responsibility for the payment of all bills, and the resolution of all claims, rests with the student-athlete. **Failure to follow the above procedures could result in your account being turned over for collections.**

Questions or concerns regarding medical bills or insurance may be directed to Marilyn Anderton, ISU Athletic Insurance Coordinator at: andemar5@isu.edu or 208-282-4059.