

Midway College Athletics Injury and Medical Claims Policies & Procedures

I. INJURY, TREATMENT, AND REFERRAL POLICIES

A. Evaluations

1. Injury evaluations are an important part of the Athletics Treatment Clinic (AT Clinic) staff function. An injury/illness evaluation helps to determine the extent and nature of a health issue, necessary or recommended medical treatments and referrals, proper rehabilitation protocols, return to play, verification for medical insurance forms and payment, and documentation of the frequency of health issues. These items not only help the student-athlete, but also Midway College (MC) and the Athletic program as a whole.
2. When a student-athlete is injured (non-life threatening) at MC, the Head Athletic Trainer (Head AT) should be notified before any other action takes place. Obvious, emergency, and urgent injuries (i.e.; life-threatening injuries, major joint dislocations, fractures, open wounds requiring stitches, obvious concussion) are examples of exceptions. Otherwise, any medical, physician, or other hospital visits made without prior notification to the Head AT will not be covered by MC secondary payment; the financial responsibility will fall on the student-athlete in such cases.
3. If a student-athlete is injured during an away event and MC medical personnel are not present, the certified athletic trainer or other medical coverage personnel of the host school should be notified for an evaluation. After the evaluation, the MC Head AT should be notified upon return to campus to follow up on the initial evaluation. It is ultimately the responsibility of the student-athlete, not the coach or the host athletic trainer to notify us of any injury. If the Head AT is not properly notified, the student-athlete may be considered by MC as unable to receive the benefits from secondary payment.

B. Medical Referrals

1. Except for emergency transportation and treatment, all medical referrals must have prior consult and approval from the Head AT. Medical services rendered prior to approval by the Head AT could become the sole responsibility of the student-athlete.
2. Student-athletes must attend all rehabilitation, treatment, AT follow-up, and doctor appointments, or cancel and reschedule 24 hours prior to the visit. Failure to keep any medical appointments could release Midway College of all financial and legal responsibilities. While the athletics treatment staff will do its best to assist the student-athlete in finding transportation, we cannot provide transport, and will not pay for gas, food, or mileage.
3. Midway College and its team physicians, Brian Smith, MD (Versailles Family Medicine), and Jon Sanchez, MD (Links Orthopedics) will do our best to see your daughter ASAP for her athletic injury. You may choose to see the physician of your choice; however, regardless of whom you choose for your medical care all medical referrals and information must first be brought to the Head AT. If you choose to use a physician besides the team or other referred physician(s), the student-athlete must list the Head AT as someone with HIPAA release privileges with her medical provider(s). In addition, you must provide the athletic trainer with the doctor's name, address, and phone number for consultation and written documentation of the visit, including medical clearance, within 24 hours of the visit. This information is to be given directly to the Head AT from the student-athlete and not through a coach or parent. Attempting to bypass the Head AT and seek medical care or sport participation clearance on your own WILL NOT BE TOLERATED and can result in loss of playing time or continued team membership.

C. Return to participation

If a student-athlete becomes injured, she will be eligible to return to athletic participation once a complete evaluation has occurred by the Head AT, proper medical follow-up has been completed (ex: doctors visit, rehabilitation, etc.) and applicable functional return-to-play testing by the AT has been passed. **THE HEAD AT HAS THE FINAL WORD REGARDING RETURN TO PLAY** unless stated otherwise by the Head AT. A student-athlete and/or coach who participates in sport activity of any kind against the medical advice of the Head AT and/or the team physician(s) may be unable to receive benefits from Midway College secondary payment and can be withheld from athletic practice, competition, and/or continued team membership at the discretion of the Head AT.

II. PRIMARY INSURANCE COVERAGE

A. Pre-existing injury or illness

The NCAA/NAIA/NJCAA discourages any college or university from providing coverage or paying bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate sports program. (This includes pre-existing conditions and non-athletic

injuries.) MC follows this recommendation and will not provide secondary payment for pre-existing conditions.

B. Primary insurance policy requirements

1. As a courtesy to your daughter, MC provides a secondary payment up to \$2,000/injury to supplement your primary insurance plan. As also stated on the MC Athletics Treatment web page, student-athletes are required to have personal insurance coverage which 1) covers athletic participation & injuries without exclusion or reasonable limitation and 2) carries no higher than a \$2000 annual deductible (Note: Midway College recommends carrying no higher than a \$1000 deductible). A plan of this type will cover injuries sustained as a direct result of participating in the play or official team practice of intercollegiate sports, including sponsored events and authorized team travel.
2. As stated in the Medical Financial Responsibility form, for NAIA student-athletes, MC will pay a maximum of \$2000 towards medical costs for an athletic related injury. The NAIA is responsible for coverage of injuries exceeding \$25,000. For ISHA student-athletes, MC will pay a maximum of \$2000 towards medical costs for an athletic related injury. The IHSA will pay a maximum of \$10,000 towards medical costs resulting from participation in an IHSA sanctioned event.
3. **The decision for MC to submit claims for payment on all expenses incurred as a result of an athletic-related injury is determined by MC and based upon whether or not proper procedures, including timely filing, were followed.** As with any insurance company's claims review process, the decision to pay on any claim submitted is ultimately decided within your insurance company.
4. If you have questions or need additional information, please contact Anne Cockley, Director of Human Resources, at 859-846-5408 or acocklev@midway.edu .

III. ATHLETIC INJURY SECONDARY PAYMENT

A. Payment process

1. At the time of medical treatment, the student-athlete is responsible for providing her current primary insurance information. Athletes should always carry this card at all times.
2. Student-athletes will be given or may obtain a Provider Notice of Secondary Medical Coverage card that lists the MC billing information. Student-athletes should also carry this card and are responsible for submitting it (for applicable injuries) when presenting their primary insurance card to EVERY treating provider.
3. It is the also responsibility of the student-athlete to notify EVERY provider that MC will be providing **secondary payment** for injuries which are directly athletic related. If this is done at the time of medical treatment, the secondary payment claim will automatically be filed with MC by the medical provider.

B. Claims procedure

1. All medical bills your daughter may incur as the result of an intercollegiate sport-related injury will be sent directly to your daughter at MC or to her permanent home address (as she designates), unless the college instructs a medical vendor otherwise. *In no case is the Athletic Department or the Athletic Trainer the place for any medical bill to be sent.* The student's personal health insurance is always the primary payer.
2. Submit the bills incurred to your family or employer group coverage/plan first. They will do one of two things:
 - a) Honor the claim and pay all, or a portion, of the bills incurred.
 - b) Not honor the claim and send you a letter of denial. An example might be that your daughter is no longer part of your group policy after the age of twenty-three.
3. If a balance remains after the student's primary insurance or plan has contributed towards the claim, send the following three documents necessary for payment:
 - a) the claim sheet from the insurance company
 - b) a copy of the EOB [**Note: MC will not be able to process your claim without an EOB**], and
 - c) itemized bills received to Midway College at:

Anne Cockley, Director of Human Resources
Midway College
512 E. Stephens St
Midway, KY 40347

4. *It is the responsibility of the student to submit medical charges for payment in a timely fashion.* The deadline for submitting claims is 90 days from date of payment or denial by the primary insurer.
5. If you receive a letter of denial from your family/employer group insurance or plan administrator, send the letter of denial and a copy of the bills incurred to the MC Director of Human Resources (see above).

6. Midway College is not responsible for charges denied by primary insurer due to failure of student and/or parents to provide timely documentation of student status. Charges denied for lack of student status verification are the responsibility of the patient and/or family.
7. Midway College is not responsible for charges denied by primary insurer due to lack of medical necessity.
8. Any bills remaining or not paid by the student's insurance then need to be sent to the Director of Human Resources for processing. If MC needs any additional information, please cooperate with us and the claim will be processed in the least amount of time possible. It is in your best interest to have the claim settled promptly since all the bills incurred will be in the student's or parent's name and, therefore, the student or parent responsibility.

IV. OTHER IMPORTANT NOTES

- A. Prior to sport participation, all student-athletes and a parent/guardian must sign the Acknowledgment of Medical Financial Responsibility form.
- B. Regardless of insurance plan type (HMO [Health Maintenance Organization], PPO [Preferred Provider Organization], etc.), it is also the student's responsibility to be familiar with, understand, and be responsible for following the proper procedures required by your plan in order for MC secondary coverage to satisfactorily complete their portion of any claims. This is especially important if your plan requires pre-authorization to have your daughter treated if, while living at Midway, she is out of your plan's preferred network or service area.
- C. If you/your daughter has a change in her insurance policy or plan, it is her responsibility to inform the Head AT and Anne Cockley, Director of Human Resources, immediately. Cooperation in this important area will help make this program successful in minimizing delays and accomplishing the purpose for which it is intended.