

**The College of
William and Mary
Athletic Department**



**Insurance Information
Pamphlet**

Welcome!

We hope the information in this pamphlet helps to explain our athletic insurance policy, referral procedures, and answer any questions you may have concerning the scope of coverage. We look forward to having your child represent the Tribe.

What type of athletic insurance does the athletic department carry?

Our goal is to provide the best possible health care for our student athlete. To achieve this goal, communication and cooperation between the attending physician and our Sports Medicine Network are essential from the time of injury through complete rehabilitation. Your cooperation in adhering to the policies and procedures outlined in this pamphlet will enhance care and is necessary to make claims against our insurance.

As a service to our student athletes, the Athletic Department provides a secondary or supplemental athletic accidental insurance. The secondary policy will only be applied to medical costs incurred for services rendered by a participant in the William & Mary Sports Medicine Network and their specific written referral for further care. That care must still be coordinated through the athletic training staff prior to the visit. The secondary policy is applicable only for athletic injuries that are a direct result of intercollegiate activity during a required practice or competition supervised by a coach.

The secondary insurance policy requires that the injured athlete first make a claim under their primary medical or hospitalization insurance. Medical expenses not covered by the primary insurance will be paid under the school's policy (subject to its limitations and conditions). Although we attempt to purchase the most comprehensive policy within our resources, this is not an all-inclusive policy.

How does my child qualify for secondary coverage?

You must complete an annual medical insurance questionnaire that asks for the personal insurance information under which your child is covered. This form, along with a photocopy of the applicable primary medical insurance I.D. card (front & back), on the page provided (signed at the bottom), must be on file in the athletic training room prior to an injury.

How does the insurance coverage work?

The secondary insurance policy requires that the injured athlete first make a claim under the primary insurance. We send your primary insurance information when the athlete is referred for care. The provider should file a claim with your insurance company for the services rendered. Your company will evaluate the claim and either pay you or the provider directly or deny the claim. If the provider does not file with the primary insurance, the provider may send you a bill for you to file with your insurance company.

If after 60 days of the date of injury, you have not received anything from your insurance company:

1. call your insurance company to check the status of the claim, and/or
2. submit the bill from the provider to your insurance company.

We will also send the providers our secondary insurance information and notify our insurance company that a claim may be forthcoming. The provider should file a claim against our secondary insurance company after your primary insurance has been exhausted.

*You should contact the providers directly to make sure they have filed with primary and secondary insurance companies. You may need to file these claims yourself.

*All claims must be resolved with the secondary insurance company within 52 weeks of the date of injury.

When is an athlete referred to a physician?

Whenever the team physician or the athletic trainers are of the opinion that a consultation would facilitate/improve the care of an injury, arrangements for such a visit will be made. Coaches do not have the authority to refer an athlete to any physician except for emergency medical care when the Sports Medicine staff is not available.

What if I belong to an HMO?

If you belong to a Health Maintenance Organization (HMO), you are limited to the HMO's physician and facilities. You are requested to send us specific instructions, requirements, and/or limitations which may be included with the policy. This information is necessary for the claims process to be filed correctly. Failure to follow the proper HMO procedures, will void your eligibility for coverage under the athletic department's secondary insurance.

Which physicians can an athlete see under the secondary insurance plan?

For an athlete to be covered under the athletic department's secondary insurance, they may be seen only by participants in our Sports Medicine Network. This network is composed of a wide range of specialists from the local medical community. This group is dedicated to providing the best possible health care to William & Mary athletes. We formed this network to insure accurate and continuous communication between the physicians and the Sports Medicine Staff.

Prior written authorization must be if an athlete wishes to seek medical attention outside of the network. Authorization is granted only in cases where our consulting physicians cannot provide the required care.

If an athlete seeks a second opinion or care from an out-of-network provider, he/she will be medically ineligible to participate in athletics or utilize the services of the William & Mary Sports Medicine Program until medical records are received and reviewed by the Sports Medicine Staff. The athlete has the responsibility to see that the physician forwards all requested information. You also assume the financial responsibility for any travel cost and the services of that provider. Our secondary insurance cannot be applied to those services.

Towards which bills can the secondary insurance coverage can be applied?

The athletic department's secondary insurance can be applied only to those bills for an athletic injury:

1. when prior approval for a referral was granted through the Sports Medicine Staff,
2. when the care has been coordinated through the Sports Medicine Staff,
3. for services rendered by participants in the Sports Medicine Network and their specific written referral,
4. for care rendered within 52 weeks of the date of injury, and
5. your insurance company has responded to and resolved all claims.

What types of things are not covered under secondary insurance?

*Any injury sustained in an activity that is not associated with a required intercollegiate practice or competition supervised by a coach.

*A chronic or recurrent injury that was sustained prior to participation in athletics at William & Mary.

*Any degenerative condition as diagnosed by a physician.

*Any illness (cold, flu, infection, etc.).

*Unauthorized consultations or treatments.

*Conditions as a result of non-compliance with school's policies, team rules, or the advice of the team physician, attending physicians, the athletic trainers or coach.

*Any injury that is not reported to the athletic trainers within 7 days of occurrence or onset of symptoms.

What are the parent's and/or athlete's responsibilities?

It must be clearly understood that you and/or your child are financially responsible for all charges for the care of an athletic injury and the resolution of all claims. The Athletic Department of the College of William & Mary assumes no financial liability for expenses generated for medical care of an athlete. We will try to attempt to relieve any financial burden that may occur from the care of athletic injuries. However, this is not an all inclusive policy and benefits will be applied subject to the terms and limitations of this policy.

In addition, the parents and/or student-athletes have the responsibility to follow the proper procedure to access the secondary insurance policy to seek benefits for charges that arise from an athletic injury. Again, all charges are ultimately the responsibility of the student-athlete. Therefore, if the threat of collection or garnishment arises from an unpaid bill, the parents and/or student-athletes are strongly urged to pay all balances to avoid harm to his or her credit rather than wait for the insurance company to decide on benefits.

Will I have to pay for any health care costs that arise due to an athletic injury?

For all athletes--both those who receive athletic grant-in-aid and those who do not--our secondary insurance policy carries a \$250 deductible per injury that must be met by either a) your primary insurance or b) the student-athlete or his or her parents. Further, any remaining balances or charges that are not met after all insurance benefits are exhausted are the responsibility of the student-athlete.

Where can I find more information regarding secondary insurance?

Information about our secondary insurance policy and other sports medicine information can be found online at www.wm.edu/sportsmedicine



KEEP THIS!

Keep this informational pamphlet throughout the year. We are willing to advise you through this process. Should you have any questions or problems during the claims process, please feel free to contact us at (757)221-3407. Thank you for your cooperation.

*This summary is informational only and is subject to the terms and conditions of the applicable insurance policy. Also, this insurance policy can be cancelled at any time with no prior notice.