

The College of William and Mary
Division of Sports Medicine
221-3407

Extent of Insurance Coverage

The athletic department has obtained **excess** insurance for the student-athlete in the event the athlete sustains injuries during supervised athletic activity. The insurance policy requires that the injured student-athlete first make claim under their primary medical or hospitalization insurance. Medical expenses not covered under the primary insurance will be paid under the school's policy **subject to its limitations and conditions**. A student-athlete is not covered under the athletic department's secondary insurance policy unless primary insurance information is on file in the athletic training room **prior** to the injury. Student-athletes without any primary insurance are covered by our secondary, providing an insurance questionnaire is on file in the athletic training room prior to the injury.

The athletic department's excess injury policy carries a \$250.00 deductible, per injury, that must be met either by the student-athlete's primary insurance coverage or the recipient of the services. It must be clearly understood that the student-athlete is financially responsible for charges for services rendered for the care of an athletic injury. The athletic department at The College of William & Mary does not assume any liability for expenses generated for the medical care of a student-athlete.

If the student-athlete belongs to a Health Maintenance Organization (**HMO**), they are **limited** to the HMO's physicians and facilities. The list should be available to them by your insurance company. If appropriate, we have asked parents to transfer their child's primary care physician to a local physician who participates with their insurance plan. The parents are requested to send us specific instructions, requirements, and/or limitations which may be included within their policy. This information is necessary for the claims process to be filed correctly. The student-athlete and their parents are responsible for making us aware of requirements or limitations in your coverage and the proper procedures that must be followed. **They** will be financially responsible if proper procedures are not followed.

Whenever the physician or athletic trainers are of the opinion that referral or consultation is necessary regarding a student-athlete, arrangements for such a visit will be made by the Sports Medicine staff. Coaches do not have the authority to authorize referrals to any physician except for emergency medical care when the Sports Medicine staff is not available.

If a student-athlete wishes to seek other medical attention, prior written approval must be obtained from the Sports Medicine staff; specifically Michael Potter, the Team Physician. This approval will only be granted in cases where our consulting physicians can not provide the required care for the student-athlete's injury or condition. The athlete must obtain a Physician Referral Form from the Sports Medicine staff **prior** to visiting another physician. It is the student-athlete's responsibility to have the form updated by the physician and returned to the Sports Medicine staff before resumption of activity is allowed. The student-athlete is financially responsible for any unapproved consultations or treatments.

In all cases, the Athletic Department's secondary insurance policy can only be applied to those medical bills incurred from participation in official intercollegiate athletic practices or events, and:

1. for services rendered by physicians in the William and Mary Sports Medicine Support Network or their specific written referral for the treatment of an intercollegiate athletic injury outside the Network,
2. when prior approval for a referral was granted through the Division of Sports Medicine,
3. when the care has been coordinated through the Division of Sports Medicine,
4. for care rendered within 52 weeks of the date of injury, and
5. the student-athlete's primary insurance company has responded to all claims.

The student-athlete is financially responsible for any medical bills not arising from participation in intercollegiate athletics. Any illness (cold, flu, infection, etc.) is not considered an athletic injury. Finally, the student-athlete is financially responsible for all medical bills sustained 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.

Please do not make statements to student-athletes or parents such as "If your insurance doesn't cover it, ours will"; instead you can state "We will file a claim with our insurance company, once your primary has been exhausted and you have submitted all the necessary documents to the Sport Medicine staff".

I feel that we have gone to great lengths to provide to most comprehensive health insurance coverage for our athletes but you must realize that there are limits. To qualify for coverage, the student-athlete must submit primary insurance information and all referrals for medical care must be coordinated through the Sports Medicine staff.

If you, any of your student-athletes, or their parents have any questions concerning our insurance procedures or the extent of our coverage, please direct them to me and/or have them visit our web site at **www.wm.edu/sportsmedicine** and review the insurance information we have provided.