



**William & Mary  
Division of Sports Medicine  
Insurance FAQs**

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**What type of athletic insurance does the athletic department carry?**

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.

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**How does my child qualify for secondary coverage?**

You must complete an annual Health Insurance Form that asks for the personal insurance information under which your child is covered. The Understanding Your Health Insurance Coverage While Away From Home form explains the procedures that we must follow to access your primary insurance. In addition, you must complete the Insurance Card Form in which you must copy, paste, or otherwise attach a copy of the front and back of your insurance card. These three forms must be on file in the athletic training facility prior to an injury.

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**How does the insurance coverage work?**

The secondary insurance policy requires that the injured student-athlete first make a claim under the primary insurance. We send your primary insurance information when the student-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 104 weeks of the date of injury.

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**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?**

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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?**

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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 granted by a Sports Medicine network physician 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 be applied?**

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

1. That is reported to the Sports Medicine staff within 24 hours of occurring,
2. When **prior approval** for a referral was granted through the Sports Medicine staff,
3. When the care has been coordinated through the Sports Medicine staff,
4. For services rendered by participants in the Sports Medicine network and their specific written referral,
5. For care **rendered within 104 weeks** of the date of injury, and
6. Your insurance company has responded to and resolved all claims.

### **What types of things are not covered under secondary insurance?**

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- 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 24 hours of occurrence or onset of symptoms.
- Costs, including travel, associated with second opinions.

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

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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 at William & Mary assumes no financial liability for expenses generated for medical care of an athlete. We will try to relieve any financial burden that may occur from the care of athletic injuries through the department's secondary insurance policy. 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 athlete 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 athlete. Therefore, if the threat of collection or garnishment arises from an unpaid bill, the parents and/or 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?**

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For all athletes--both those who receive athletic grant-in-aid and those who do not--our secondary insurance policy carries a **\$0** deductible per injury that must be met by either a) your primary insurance or b) the 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 athlete.

### **Where can I find more information regarding secondary insurance?**

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Specific questions should be directed Melanie Eley, Insurance Coordinator for Sports Medicine at (757) 221-4845 or [mneley@wm.edu](mailto:mneley@wm.edu).

### **What if my primary insurance coverage changes during the year?**

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It is the athlete's responsibility to notify the Sports Medicine staff promptly of any changes in his or her primary insurance coverage including changes in insurance carrier, address, benefits, primary care physician, etc. In order to maintain coverage under our athletic injury policy, the student athlete must provide the following:

1. Health Insurance Form completed with the new information
2. Understanding Your Health Insurance Coverage While Away From Home completed
3. Insurance Card Form completed with new insurance card attached

### **What if my child does not have primary insurance?**

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You should purchase the health insurance policy – United Healthcare Student Resources (UHCSR) – offered through the Student Health Center. Please visit [www.wm.edu/health/insurance](http://www.wm.edu/health/insurance) to submit an enrollment request. **YOU MUST SUBMIT THIS ONLINE.** The opening & closing dates are available on the website at the above link.

## **Establishing a Primary Care Physician in Williamsburg**

In an attempt to provide the best possible health care to our student-athletes, our staff is headed by Dr. Virginia Wells, MD.

If your health insurance requires a referral from a specific physician for care, we would ask that you transfer that designation to a physician here in town, whether it be someone at the William & Mary Student Health Center or one of our local medical clinics. When you call, please identify yourself as a William & Mary student-athlete. To make this change, you will need to contact your insurance company. Your efforts now will help expedite care for your child in the event of an injury.

Please feel free to call upon us if we can be of assistance to you with this process.

## Guidelines for the Resolution of Athletic Insurance Claims

If you receive a bill:

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1. Check whether your primary policy has been billed FIRST. Please contact your primary insurance company by phone or online to make this determination.
  - a. If your primary policy has been billed, please find the corresponding Explanation of Benefits (EOB) for the date of service. A copy of this form must be sent to our secondary insurance company to complete the billing process.
  - b. If your primary policy has not been billed, please follow the directions in step 2 to have an itemized bill sent to your primary insurance company.
2. Determine if the bill is itemized – the bill should have the service(s) that were rendered and their individual costs. **A balance statement is not sufficient.** Contact the medical provider and have them send an itemized statement to yourself, or directly to the insurance policy.

If you do not receive a bill **within 30 days** of the date of service, or **60 days** from the date of injury:

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1. Contact the medical provider to determine whether they have filed with your primary insurance company.

AG Contact Information

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Mailing Address: AG Administrators, P. O. Box 21013 Eagan, MN 55121  
Fax: 610-933-4122 Phone: 610-933-0800

Please understand:

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1. For the resolution of claims, the secondary policy needs an EOB from your primary policy and itemized bill from the medical provider for **each** date of service.
2. The secondary policy can only be applied to those bills,
  - a. where services are tendered of the treatment of an athletic injury, and
  - b. when prior approval of that referral was granted through the athletic training staff, and
  - c. when the care has been coordinate through the athletic training staff, and
  - d. when your insurance company has responded to all claims
3. The claim for this injury expires 104 weeks from the date of injury. The secondary insurance company may deny claims for bills after that date.

We are willing to advise you through the process, but **the responsibility for the payment of all bills and the resolution of all claims rests with you.** Should you have any questions about the claims process, please feel free to contact the Athletic Insurance Coordinator at (757) 221-4845. Should you have any questions concerning any bills from medical providers, please contact them first before contacting the Athletic Insurance Coordinator. Thank you for your cooperation in this matter.

**Please keep this sheet for your records throughout the claims process.**

## **Notice of Privacy Practices**

The Division of Sports Medicine developed this document to keep you informed as to how the Sports Medicine staff may use and disclose your protected health information to carry out treatment, payment, or health care operations. It describes your rights to access and control your protected health information and governs the mechanism in which you can give your consent to the Division of Sports Medicine to release your protected health information to other entities.

Please visit <http://www.wm.edu/offices/sportsmedicine/documents/privacy-practices.pdf> to view or to download the entire Notice of Privacy Practices.