



FIRST AGENCY, INC.

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August 1, 2008

Mr. Robert Casmus
Head Athletic Trainer
Catawba College
2300 W. Innes Street
Salisbury, NC 28144-2441

Re: Outpatient Physical Therapy

Dear Bob:

In a continuing effort to help reduce costs for the Catawba College athletic insurance policy, the following measures are being implemented in 2008/09 that will be beneficial. Your policy will function similar to an HMO/PPO-type plan as it relates to outpatient physical therapy.

1. Benefits for outpatient physical therapy services will require a **written referral from your department** to the outpatient facility. A copy must also be sent to 1st Agency before any payments can be made. Your referral must include the number of permissible visits that a patient may receive.
2. It is recommended that student-athletes and our office receive the written referrals for outpatient physical therapy services **prior to scheduling appointments**.
3. Athletes who seek such services for outpatient physical therapy while home over holidays and school breaks should seek and obtain their written referrals **prior to leaving campus**.
4. There are no benefits covered or allowed for items such as **physical conditioning, strength training, exercise prescriptions and "personal training services"**. These are not recognized as covered services under the athletic insurance policy for Catawba College. Please make your coaches and student-athletes aware of this situation.
5. Student-athletes can choose to still use their own primary insurance policies as covered by parents or guardians to secure such services. However, the Catawba College athletic insurance policy **will not be responsible for any related excess medical bills they incur from such services**.
6. As a reminder, all treatments must be **medically necessary and under the direction of a licensed provider acting within the scope of his/her license**. If the number of customary visits is exceeded, a prescription or letter of medical necessity from a physician is required. This last item is not a change but a further clarification of procedures.

It is recommended that you share this information with your student-athletes and local outpatient physical therapy providers in your area. As always, should you have any questions on this please don't hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads 'David L. Turley'. The signature is written in a cursive, flowing style.

David L. Turley

OFF-CAMPUS MEDICAL CARE POLICY & EXCLUSIONS

All injuries and illness must be reported to the Catawba College Athletic Training Staff for evaluation, treatment, rehabilitation and care. The athletic training staff will perform and/or provide the necessary medical services per protocol of the team physician or medical director for the athletic training department. The staff athletic trainers shall make the decision for all medical referrals. Coaches are prohibited from making or recommending any medical referrals for athletic injuries without the consent of the Catawba College Athletic Training Staff. Athletes needing outside formal physical therapy will have this determined by the Catawba College Athletic Training Staff. Athletes deemed to have need of formal physical therapy will have such services provided by the physical therapist working with the athletic training staff. Prior authorization and permission in writing is required for all out-patient physical therapy services and any second opinions per medical diagnosis. Should a student-athlete decide to seek care outside the Catawba College Athletic Health Care Program without prior written approval – all medical bills become the athlete's sole financial responsibility and clearance to resume play must be approved by the Catawba College Athletic Training Staff. Any medical bill received by the insurance company representing Catawba College will not be required to make payment without the required authorization as noted above.

ADDITIONAL EXCLUSIONS PER THE ATHLETIC INSURANCE POLICY

- a. Athletic activity that is NOT directly organized or supervised by the coaching staff.
- b. Any kind of free-play/intramurals, 'captain's practices', "on your own activity", fighting and rough-housing.
- c. Individual weight-lifting and/or conditioning sessions as well as summer camp employment and summer workouts.
- d. Any injury determined to be pre-existing by the Catawba College Athletic Training Staff, a referred medical provider or the insurance company after a review of medical records.
- e. Certain prescription and non-prescription medications along with "playing braces/supports". Rehabilitation braces prescribed may have some limited coverage but this is not always guaranteed.
- f. Electro/Bio-mechanical devices for treatment (ex. Bone stimulator) except where covered by the insurance policy.
- g. Injuries that occur while suspended from varsity athletic participation or after athletic eligibility has expired.
- h. UNAUTHORIZED REFERRALS/SECOND OPINIONS without prior approval in writing from the Head Athletic Trainer.
- i. Sickness/illness, hernias and conditions (asthma/allergies/cardio-respiratory) are covered where allowed per the insurance policy.

This policy is authorized and in effect per:

Dennis Davidson, Director of Athletics

Tom Childress, Vice President for Development

Chuck Williams, Vice President for Business and Finance