



# Catawba College Insurance and Medical Expenses Policy for NCAA Intercollegiate Activity Injuries

Revised May 2020

NOTE: This document is also a form requiring a signature during ATS Medical Registration for all athletes. Parent(s) are/were required to sign this form if the student-athlete is on a parent's insurance policy.

**Insurance Requirement:** All student-athletes are required to provide **VALID** and **CURRENT** insurance information **EVERY YEAR** as indicated in the ATS Medical Registration packets.

## Medical Expenses/Included Coverage

- Athletes and/or Parents are not responsible for medical costs resulting from injuries sustained during NCAA sanctioned activities supervised by a coach\*. Should the athlete pay a copay out of pocket, a refund will be provided **ONLY** if proof of payment is provided to Catawba College.  
\*Prescription medications for injuries **ARE NOT** covered by athletics
- Changes/termination of coverage of the student-athlete's primary insurance **MUST BE** communicated to the Sports Medicine staff within 30 days of the effective date. **Any charges incurred due to not informing the department of the insurance change will be the sole responsibility of the student-athlete.**
- Any appointments, including outpatient appointments/treatments with physicians, dentists, therapists, and diagnostic testing **MUST BE** approved through the Sports Medicine Department. **Failure to receive approval may result in all charges being at the student-athlete's expense.**
- Due to HIPPA regulations, Catawba College Sports Medicine is unable to request billing statements on the behalf of the athletes. **As such, it is the parent's and student-athlete's responsibility to PROMPTLY provide the Sports Medicine team with any billing statements received\*\*.**  
**\*\*Failure to provide Catawba College Sports Medicine with billing statements within 30 days of the statement date may result in the following:**
  - Charges may ultimately end up the responsibility of the student-athlete, NOT Catawba College. Balances sent to collections by the medical provider may negatively impact the student-athlete's credit.

## Excluded Coverage – the following items WILL NOT be covered by athletics:

- Any injury sustained outside of an NCAA-sanctioned practice or competition supervised by a coach will not be covered by Catawba College. Examples include, but are not limited to: voluntary captain practices, voluntary summer workouts, and voluntary training sessions.
- Pre-existing conditions, degenerative conditions, and any tests required as the result of issues or concerns raised during pre-participation physicals
- Physician visits, diagnostic testing, or rehabilitation requested by Catawba College Team Physicians during the pre-participation examination.
- Chronic or recurrent injuries sustained PRIOR to participation in Catawba College athletics
- Costs associated with general medical illnesses (common cold, flu, infection, etc.)

- Consultations/second opinions or treatments unauthorized by the Catawba College Sports Medicine
- Conditions as a result of non-compliance with university policies, team rules, or the advice of any individual within the Catawba College Sports Medicine team.
- Any injury not reported to the Sports Medicine team within 14 days of occurrence or onset of symptoms.
- Prescribed medications for athletic related injuries

## **Student-Athlete and Parent(s) Acknowledgment of Insurance and Medical Expense(s) Policy**

### **Continuous Coverage of Medical Insurance**

I will continue to maintain a comprehensive health insurance plan for the duration of my participation in intercollegiate sports at Catawba College. I understand it is my responsibility to immediately report discontinued medical insurance coverage or any change in coverage plans to the Catawba College Sports Medicine team. If a lapse in coverage coincides with a NCAA athletic-related injury (i.e., the student-athlete does not have valid primary insurance coverage at the time of an injury) or during services rendered for that injury, I understand that the Catawba College Athletics Department **WILL NOT** be responsible for any and all charges related to that injury.

### **Filing an Athletic-Related Injury Insurance Claim**

I hereby acknowledge that I accept and understand that in the event I incur an athletic-related injury while participating in athletics at Catawba College, all claims associated with this injury will be filed through my primary insurance company and/or secondary insurance policy. Any remaining balance will then be filed with the excess insurance policy provided by Catawba College. It is my responsibility to provide Catawba College Sports Medicine any bills that I may receive as they pertain to my athletic injury or injuries within 30 days of the statement date.

### **Receiving Payment(s) Directly from Insurance Companies**

In acknowledgement of financial duty, I understand that myself and/or the medical insurance policy holder who I am covered under agree that should a student-athlete's claim be paid directly to the student-athlete or policy holder, they will make payment to the provider of services (hospital, physician, anesthesiologist, etc.) who have rendered care to the athlete for the described injury or illness. Failure to do so is a breach of duty and Catawba College Athletics will not be able to assist with this claim payment or future charges until this obligation of payment is met by the individual.

### **Catawba College Insurance Policy**

I hereby acknowledge that I have read, accepted and understand the Catawba College Department of Athletics' Insurance Policy information included in this document or reviewed online at [Catawba.edu/sportsmedicine](http://Catawba.edu/sportsmedicine). If I did not receive an Explanation of the Catawba College of Athletics' Insurance and Medical Expenses policy I have requested and been given one before signing below.