

**HANOVER COLLEGE SPORTS MEDICINE
ATHLETIC-RELATED SECONDARY INSURANCE GUIDELINES**

The following guidelines are some common information needed to understand how our secondary medical insurance works, how/when you qualify for the secondary medical insurance, how to file a claim, and when the NCAA Catastrophic Insurance comes in to pay bills. **THERE ARE NEW REQUIREMENTS**, so be sure that you read and understand this information.

This is not a comprehensive list but more a highlight of the areas that cause the most issues.

HANOVER COLLEGE SECONDARY INSURANCE PROGRAM INFORMATION

1. Hanover College provides accidental medical coverage for student-athletes that cover athletic-related injuries. This coverage is a secondary policy to the student-athlete's primary insurance. However, coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions. Hanover College's secondary insurance policy has a **\$500 deductible per incident**. The student-athlete may incur more than one injury and **there would be a \$500 deductible for each injury**. The student-athlete or parent/guardian would be responsible for all expenses up to \$500 that their primary insurance did not cover for **each** injury. This policy has a maximum payout of \$90,000.
2. The NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$90,000 deductible and is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's web-site at www.ncaa.org.
3. **Hanover College requires that all student-athletes have primary insurance coverage that includes athletic-related injuries.** The student-athlete must be covered throughout the entire school year or until the athlete is no longer involved with sports at Hanover College.
4. The student-athlete's insurance will be billed **first** in the event of an athletic-related injury or illness. If any changes occur in the primary insurance information including change in policy, carrier company, or policy-holder it is the responsibility of the student-athlete to provide the new information along with a copy of the new insurance card as soon as possible.
5. **Hanover College assumes no liability or financial responsibility for any bills denied or not covered by our secondary insurance.** Please note that Hanover College assumes no responsibility whatsoever for any uninsured expenses including, but not limited to, travel to and from medical appointments.

ELIGIBILITY FOR OUR SECONDARY INSURANCE PROGRAM

1. All new and returning student-athletes must complete a detailed Medical History Form. This form must be completed accurately. This is for your safety and the safety of your teammates. Failure to disclose information could lead to a medical insurance claim being denied by our secondary insurance carrier.
2. All new student-athletes must have passed an athletic physical performed by the Hanover College Sports Medicine team primary care physician or his physician assistant and an orthopedic evaluation performed by a member of the Hanover College Sports Medicine athletic training staff or the Hanover College Sports Medicine team orthopedic doctor.
3. All returning student-athletes need to pass an orthopedic evaluation performed by a member of the Hanover College Sports Medicine athletic training staff or the Hanover College Sports Medicine team orthopedic doctor.

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4. **All student-athletes must carry a primary health insurance and must keep this insurance in good standing for the whole school year.** They must complete an Insurance Information Form for us to keep on file. Failure to do this could cause a claim with our secondary insurance to be denied. If an individual loses their health insurance during a sport season report this to the HCSM athletic training staff as soon as possible. There are options that may be able to keep you eligible to continue participation in intercollegiate sports.
5. If a student-athlete sees a physician for any reason, other than a normal yearly check-up, they must have a signed release from that doctor clearing them to return to athletic participation. Failure to do this could cause an individual to miss practices or games waiting for this clearance to be obtained by our staff. If an individual does not disclose a physician visit this could cause a claim to be denied by our secondary insurance provider.
6. For an injury to be covered by our secondary insurance, the injury must occur during a practice, game, conditioning, or strength training session associated with a Hanover College varsity sport and supervised by a paid member of the Hanover College Athletic Department. It also must be reported within 72 hours of the incident. It also needs to be reported to the Hanover College Sports Medicine athletic training staff prior to seeking further care, unless the condition is a medical emergency. If said injury is a medical emergency than seek appropriate care and report at the earliest safe time to do so.
7. A student-athlete **always** has the right to a second medical opinion or to see a doctor of their choice. Hanover College Sports Medicine Department must be notified prior to the visit. Hanover College or its designated secondary insurance provider reserves the right to refuse to financially cover the medical visit. Ultimately, the doctors of the HCSM department have final clearance for return from any injury/illness.

FILING INSURANCE CLAIMS

1. The HCSM staff will generally refer the student-athlete to a physician that specializes in the care for that specific injury/body part. The student-athlete will be given their own insurance information and the school's secondary insurance policy information. This needs to be given to the medical provider(s) that the individual sees. It is the responsibility of the student-athlete to be sure that **all** medical providers get the insurance information.
2. The Hanover College Head Athletic Trainer will file the insurance claim with Hanover College's secondary insurance.
3. After the claim is filed, it is the student-athlete's responsibility to take care of any problems with bill payment/claim coverage.
4. Questions can be directed to Tony Carlton, Head Athletic Trainer, Hanover College at 812-866-7378 or email at carlton@hanover.edu.

ADDITIONAL RECOMMENDATIONS

1. It is recommended that you contact your insurance provider and check to see if our doctors and local hospital are in your network coverage. If this is not the case, I would recommend attempting to get them in network, at the least the local hospital for x-rays, etc.
2. If you are unable to get these in network make sure that we do not send you to a facility that your insurance does not cover. It is your responsibility to make sure that all facilities/doctors are covered prior to our sending you to them for care.

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I, _____, have read and understand the Athletic-Related Secondary Insurance Guidelines.

1. I understand the section that covers the secondary insurance information.
 - a. **That there is a \$500 deductible for each injury.**
 - b. **That each student-athlete must have and maintain health insurance.**
 - c. That the student-athlete must notify Hanover College Sports Medicine of any changes to their health insurance
 - d. The student-athlete's personal health insurance is primary for any athletic related injury.
 - e. Hanover College assumes no liability or financial responsibility for claims denied by our secondary insurance.
 - f. Hanover College assumes no liability or financial responsibility for expenses that may be occurred for care of an injury that is not covered by insurance (i.e. travel expenses).
 - g. The NCAA has a catastrophic insurance program that takes over at \$90,000.
2. I understand the section that covers eligibility.
 - a. I must complete Medical History Form that is both accurate and complete.
 - b. All first year student-athletes must pass an athletic physical performed by a practitioner associated with the Hanover College Sports Medicine Department.
 - c. All returning student-athlete's must complete a Medical Appraisal Form and pass an orthopedic check made by the athletic training staff.
 - d. For an injury to be covered it must occur during an athletic related activity that is supervised by a staff member of the Hanover College Athletic Department. It must also be reported within 72 hours of incurrence.
3. I understand the section that covers the filing of claims.
 - a. It is my responsibility to make sure that all medical providers get both my individual health insurance and the college's secondary policy information.
 - b. The Hanover College Head Athletic Trainer will file all initial claim forms.
 - c. After this claim form is filed, it is my responsibility to manage any problem with bill payment/claim coverage.
4. Detach this sheet and return to Hanover College. Keep the rest for your reference.

Student Full Name Printed

Student Signature

Date

Parent/Guardian Signature

Date