

TO: Incoming Athletes  
FROM: Tony Carlton, ATC, Mary Beth Gilliam, ATC, Aaron Spencer, ATC  
RE: Sports Medicine Procedures

Attached to this memo is *The Athletic Injury and Medical Policy Guidelines*. Make sure you take time to very carefully read through this document. At the medical screening, you will be asked to sign a statement saying you have received and understand the contents of this document.

In the event of an injury in which bills are incurred, the bills will be submitted to the student-athletes insurance first. Any remaining balance will then be submitted to NAHGA, our insurance carrier, to be considered for payment. There is more information on our insurance later in Guidelines and in the statement you need to sign and return at the end of this document.

All claim forms will be filed by our athletic training staff. You will be responsible for making sure that all bills incurred get submitted to our insurance in a timely manner. We will provide you with our insurance information at the time of the injury.

For your information:

The team orthopedic specialist is: Pete Maiers, MD  
201 Pennsylvania Pkwy  
Suite 200  
Indianapolis, IN 46280

Family Practice team physician is: Mark D. Totten MD  
445 Clifty Dr.  
Madison, IN 47250

Please remember:

- **No athlete will be allowed to participate without a complete athletic physical on file. This includes current insurance information and a medical history.**
- **The physical, which is required, for Health Services, is NOT acceptable for varsity athletic participation.**
- **Likewise, the physical, which is required for Athletics is NOT acceptable for Health Services.**
- **Athletic physicals will be performed on campus by the physicians associated with Hanover College. They have final say as to participation status.**
- **No exceptions will be made.**
- **There will be a ten dollar (\$10) fee for the physical.**

If you have any questions please do not hesitate to call me, Tony Carlton, at (812) 866-7378 or email me at carlton@hanover.edu.

The Hanover College Athletic Training Staff looks forward to working with you! Enjoy the remainder of the summer!

Play safely!!

# HANOVER COLLEGE ATHLETIC INJURY AND MEDICAL POLICY GUIDELINES

**Please read the following information carefully, as you will be asked to sign your name to a statement that says you have read and thoroughly understand these policy guidelines. If you have any questions please feel free to contact Tony Carlton (812) 866-7378.**

The following guidelines are followed to protect the health and well being of Hanover College Student-Athletes. If your son or daughter should happen to suffer an injury or illness while participating in athletics at Hanover these procedures should be followed. The reasons include:

- Better communication between health care providers
- To speed the return of student-athletes to healthy participation
- Consistent and high quality of care for all student-athletes

You are free at any time to seek medical care outside of our “network”, however, **unless prior arrangements are made** the student-athlete may be participating without medical consent and the College’s secondary insurance **may not** pay for services rendered. An athletic trainer must legally work through the team physician. When an unauthorized physician is used, the athletic trainer/physician relationship is non-existent and a “gray area” exists which may limit the student-athlete’s authorization to participate. If there are any questions regarding this matter, please do not hesitate to contact Tony Carlton (812) 866-7378.

## I. Eligibility for Athletic Participation

- A. All students desiring to participate in Intercollegiate Athletics **must have a complete athletic physical on file including complete insurance information** before he/she may begin to workout with **any** intercollegiate team. The physical is effective for one year. **The team physician may re-examine and change the athlete’s eligibility status at any time. Proof of current insurance information is required each competitive season.**
- B. Students who have sustained any injuries, illness or conditions prior to becoming a team candidate are required to report these injuries to the Athletic Trainer and/or Team Physician. Student-Athletes who have had an infectious disease during the previous year **MUST** report this illness to the Athletic Trainer and/or Team Physician. An athlete reporting such an injury, illness or condition is subject to examination by the Athletic Department’s assigned physician prior to being given permission to participate. Failure to report such injuries, illness or conditions relieves the College of **ALL** liability, in the event that the athlete sustains a subsequent injury in the opinion of the Department assigned physician.
- C. Loss of any one paired organ (example: eye, kidney, testicle, etc.) **shall disqualify** an individual from participation on any intercollegiate team sponsored by the Athletic Department unless the athlete receives written permission to participate from the Athletic Department assigned physician or if they, after

consultation with the physician sign a waiver releasing Hanover College from any and all liability.

- D. Any student-athlete that sees a physician, for any reason, must bring a signed release from that physician clearing the individual to return to intercollegiate athletics. Failure to do this will lead to the individual being withheld from competition and/or practice until we have it. Failure to inform us of attending a physician appointment and getting the necessary clearance to return to athletics will relieve the college of **ALL** liability in the event that the athlete sustains an athletic related injury.

II. Liability: Hanover College's liability for medical expenses resulting from acute injuries and illness sustained by athletes is defined as follows:

- A. Liability is extended to cover only those acute accidental injuries reported to the Athletic Trainer 72 hours from the injury producing accident.
- B. Liability is further restricted to those acute and accidental injuries and illness received during the athlete's formal competitive season or mandatory supervised strength and conditioning sessions, which in the opinion of the Team Physician, Athletic Trainer and Athletic Director are directly attributable to participation in intercollegiate athletics at Hanover College.
- C. No liability is assumed by the College for any condition, non-accidental injuries or pre-existing conditions; the determination of which **shall** be made by the Team Physician and/or the attending physician(s).
- D. Hanover College liability for medical expenses incurred is limited as stated below:
  - 1. To those expenses resulting from medical services which have been pre-authorized by the Athletic Trainer, Team Physician and Primary Care Physician if necessary.
  - 2. To payment of pre-authorized expenses not covered by the athlete's or athlete's parents own surgical and hospital insurance, after the deductible has been met.
  - 3. To those expenses over and above the standard \$500.00 deductible **per injury according to above mentioned college policy.**

III. Authorization for Medical Services:

Authorization for medical services needed, as a result of an acute accidental injury or illness attributable to participation in intercollegiate athletics **must be obtained in advance of such services.** Authorization is obtained by receiving permission following examination by the Athletic Trainer or Team Physician. In cases of emergency when the Team Physician and Athletic Trainer cannot be contacted, the athlete may obtain medical attention on their own; however, the Athletic Trainer or Team Physician **MUST** be notified by the athlete within in 72 hours of obtaining such services. Notification can be by phone call or phone message. **WITHOUT THIS NOTIFICATION, THE COLLEGE RESERVES THE RIGHT TO REFUSE PAYMENT OF SUCH SERVICES RENDERED BY ANOTHER PHYSICIAN OTHER THAN THE TEAM PHYSICIAN. THE ATHLETE MAY ALSO BE DEEMED INELGIBLE**

**FOR COMPETITION OR PRACTICE UNTIL A WRITTEN RELEASE IS RECEIVED FROM THE ATTENDING PHYSICIAN.**

IV. Competitive Season:

- A. Roster on file. All coaches must submit a complete list of all athletes to the Head Athletic Trainer **PRIOR** to the beginning of the coach's sport.
- B. Physical Examination. **Every student-athlete MUST have a complete athletic physical form on file PRIOR TO** the beginning of practice for their sport.
- C. Proof of insurance. Each student is required by NCAA mandate to have proof of insurance on file and updated each season.
- D. Injury. The student-athlete, **NOT** the coach, is responsible for reporting to the sports medicine staff **ALL** athletic injuries associated with athletic participation as soon as possible **but no later than 72 hours after the injury occurred.** If the emergency arises outside of the Hanover-Madison area, the athlete should report to the nearest medical facility. The athlete should report the emergency incident to the Head Athletic Trainer no later than 72 hours after seeking treatment. The athlete is NOT permitted to seek attention without prior authorization from the Head Athletic Trainer except in cases of emergency. Failure to comply with this policy shall relieve the sports medicine staff, athletic department and Hanover College of any responsibility to the athlete; this includes financial responsibility.
- E. Treatment. Training room hours are posted with each sport season. Treatment is available to all athletes, but in season athletes will have first priority. Failure of an injured athlete to keep treatment appointments will be seen as unwillingness to cooperate toward return to full participation. The coach will be informed in person and in writing of such situations.
- F. Practice/Game participation. Decisions of the availability of an athlete for participation **shall** be the sole responsibility of the sports medicine staff. Failure to comply with such decisions **shall** relieve the sports medicine staff of any further responsibility to the injured or ill athlete.

V. Out of season Injury or Illness:

The Athletic Department will not be responsible for injuries when the student-athlete is not actively engaged in a formal practice or game under a coach's supervision during a competitive season. The competitive season shall be determined by the NCAA Rules and the Athletic Department.

Revised May 2009

May 26, 2009

TO: Hanover College Student-Athletes and Their Parents

From: Lynn Hall, Director of Athletics  
Tony Carlton, Head Athletic Trainer

RE: Athletic Related Insurance for the 2009-10 Academic Year

Hanover College provides accidental medical coverage for student-athletes for athletically-related injuries. This coverage is a secondary policy to the student-athletes primary insurance. However, coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions of which you should be aware. Please review a copy of the Hanover College Athletic Injury and Medical Policy Guidelines for more details.

Please note that Hanover College assumes no responsibility whatsoever for any uninsured expenses, and we strongly recommend that the student-athlete have coverage through a primary health insurer to avoid possible, significant out-of-pocket expenses in the event of an injury. Hanover College has a \$500 deductible policy per incidence. The student-athlete may incur more than one injury and Hanover College would pay the amount of expense over \$500 for **each** injury. The student-athlete and or parent/ guardian would be responsible for all expenses up to \$500 for each injury. This policy also has a maximum payout of \$75,000.

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 \$75,000 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](http://www.ncaa.org).

I/We understand that since I/We do not have primary insurance coverage I/We are financially responsible for all athletic injury expenses up to \$500 for **each** injury. I/We also understand that any injury/illness that falls outside of the college's insurance policy guidelines is mine/our responsibility.

Student-Athlete \_\_\_\_\_ Date\_\_\_\_\_

Parent/Guardian \_\_\_\_\_ Date\_\_\_\_\_

(Required if student is under age 18)

Witness \_\_\_\_\_ Date\_\_\_\_\_

Revised 05/26/09