

Cleveland State University Athletic Medical Insurance Policy

As previously explained, Cleveland State University Department of Athletics utilizes a secondary athletic medical insurance policy. Any intercollegiate student-athlete who sustains an athletic-related injury or illness will file with their parent's/guardian's private health insurance as the "Primary" insurance provider. The athletic department will be responsible for those expenses not covered by the primary insurer.

In the event that a student-athlete has no primary health insurance, the athletic department will serve as the primary insurer. It should be noted that the Department of Athletics may only cover injuries sustained during Cleveland State University Intercollegiate Athletics supervised/authorized practices or games. Additionally, the secondary insurance will only be filed when the student-athlete reports the injury to one of the Cleveland State University athletic trainers, is evaluated by the athletic trainer, and is referred by the athletic trainer. Any other circumstances under which injuries may occur will be regarded as non-athletic in nature and are not the responsibility of the Cleveland State University Department of Athletics, nor is it legal for the athletic department to assume such responsibility. Medical appointments will be arranged for the student-athletes by the athletic training staff. The Cleveland State University Department of Athletics will not be financially responsible for payment of unauthorized appointments.

Medical Expense Information

The National Collegiate Athletic Association has established guidelines for athletic medical expenses, identifying what is permissible and non-permissible for the institution to pay for.

Cleveland State University Department of Athletics may finance the following ATHLETIC MEDICAL expenses:

- Athletic Medical Insurance
- Death/Dismemberment insurance for travel with intercollegiate athletics competition and practice
- Counseling expenses related to eating disorders
- Special individual expenses resulting from a permanent disability that precludes further athletic participation
- Expenses for medical treatment as a result of an athletically related injury/condition
- Medication and physical therapy utilized by a student-athlete during the academic year to enable them to participate in intercollegiate athletics

Cleveland State University Department of Athletics may not finance the following NON-ATHLETIC MEDICAL expenses:

- Student Health insurance
- Medical, surgical, hospital or physical therapy expenses to treat non-athletic related illness or injury
- Medical, surgical, hospital, or physical therapy expenses as the result of an injury going to or participating in class (e.g. physical education class)
- Teeth cleaning, provisional filling of teeth or other dental work, unless the dental work is directly related to an injury to the teeth that occurred during an official practice and/or game.

Second Opinion/Outside Referral Policy

Second opinion physician visits, specialists, diagnostic testing and other services (chiropractic, podiatry, massage therapy, physical therapy, etc...) will only be covered by the Cleveland State University Department of Athletics if approved by the Cleveland State University Athletic Medicine Staff and/or Cleveland State University Team Physician(s). **Any expenses incurred by the student-athlete without referral from a CSU athletic trainer or team physician will be the sole responsibility of the student-athlete.**

If you have any questions regarding the Cleveland State University Medical Insurance Policy, please do not hesitate to contact Eddie Benion, MS, ATC at (216)687-5287.