

# Florida Atlantic University Sports Medicine Department



## Insurance Policies and Procedures

## Insurance Coverage of Student – Athletes

### A. Primary Insurance

Student – athletes must provide proof of insurance prior to the beginning of each academic year at FAU. The student – athlete is responsible for maintaining all records with the sports medicine department to ensure their primary insurance is active during their time at FAU. **It is the responsibility of the student-athlete to notify the sports medicine staff as to any changes in their primary insurance while at FAU. If accurate information is not provided to the sports medicine staff, the responsibility of the bill will fall on the student athlete. The following items must be completed to ensure coverage by FAU secondary insurance.**

- Provide FAU with a copy (front and back) of current insurance card
- Complete student – athlete insurance information paperwork prior to each academic year with the sports medicine staff (signed by policyholder)
- Submit student enrollment to primary insurance company at the beginning of each coverage period (must provide proof of full-time student status)
- Bring any insurance paperwork to the training room in a timely manner when received at home, including documents such as explanation of benefits for coverage provided.

### B. Secondary Carrier

Florida Atlantic University is a secondary carrier only. **The student – athlete’s primary insurance is always the first method of payment for any medical expense incurred.** Once the primary insurance responds, the athletic training staff is responsible to submit secondary insurance information to the provider to process additional payment. Again, it is important that all primary insurance is kept current on-file with the sports medicine staff at all times to ensure payment and coverage for all athletic related illness / injury.

- In the event that a student athlete receives a medical bill at home it should be sent immediately to the following address.
- It can also be faxed to the attention of the sports medicine staff @ 561-297-0468.

John Burnside  
Head Athletic Trainer  
Tom Oxley Athletic Center  
Florida Atlantic University  
777 Glades Road  
Boca Raton, FL 33431

The following is the **responsibility of the sports medicine staff** to ensure proper management of claims related to FAU athletics.

- Fill out appropriate claim form and submit claim to secondary carrier within 30 days of the injury
- Communicate with medical providers to ensure student-athlete has secondary insurance information on file.
- Track the insurance claims with information provided by the student – athlete in timely manner to ensure proper payment.
- Work with medical providers to pre-authorize certain procedures (MRI, Surgery, etc) when necessary)

### **C. Length of Coverage Limitation**

Florida Atlantic University's secondary insurance coverage will cover athletic related injury / illness for 104 weeks (2 years) after the initial injury, from the date of the initial injury / illness / accident. Outstanding bills received after 2 years will be the responsibility of the student – athlete following the 104 week benefit period.

### **D. Un-Insured Student Athletes**

Un-Insured Student Athletes must provide the following information in order to become eligible for primary insurance purchase through the NCAA student – athlete special assistance fund (SAOF).

- Student athlete can verify he / she does not have primary insurance through a parent / and or guardians employer
- Student – athletes must be eligible for financial aid and apply for student aid through the compliance office prior to the beginning of each academic year.
- Student – athletes must receive approval through director of compliance prior to the University's purchase of primary insurance for that athlete.
- Student- athletes must fill out all necessary paperwork via the Head Athletic Trainer prior to purchase of primary insurance.

### **E. International Students:**

International students must purchase a primary insurance policy prior to enrolling in school at FAU. The director of compliance will determine the student-athletes eligibility for purchasing a primary insurance policy prior to the academic year.

#### **F. Limitations of Coverage**

FAU will provide coverage for athletic injuries that occur while participating in NCAA sanctioned conditioning, practice, or competition. FAU is **not** responsible for any injury / illness that may occur outside of NCAA sanctioned conditioning, practice, or competition. Other instances which will not be the responsibility of Florida Atlantic University may include the following:

1. Contact lenses or other non-athletic related medical devices
2. Cosmetic procedures unless directly related to athletic injury
3. Expenses related to recurrences of old injuries / and or illness unrelated to participation in FAU athletics.
4. Expenses that occurred due to an injury after the graduation of a student – athlete.
5. Dental Care unless directly related to athletic injury

#### **G. Pre-existing medical conditions:**

FAU is **not** responsible for any pre-existing medical conditions that occurred prior to the student – athlete's arrival to FAU. Cost for additional testing needed to determine a student-athletes ability to participate in intercollegiate athletics at FAU must be the responsibility of the student – athlete.

#### **H. Second opinions**

Second opinions are **not** a covered expense by FAU and any re-imburement for office visits, MRI, x-ray, etc that is done outside of the FAU physician network is the responsibility of the student – athlete.

#### **I. Reporting Injuries:**

Athletic injuries must be reported to the athletic training staff at FAU in a timely manner to ensure proper medical care. Any student – athlete that does not report athletic injuries within **72 hours** of the injury will be responsible for costs that may incur for services provided to care for that injury.

#### **J. Primary Care Physician:**

It is highly recommended that student – athletes who are covered under their parent / guardian's insurance register their primary care physician with a physician at the Boca Raton Regional Hospital. Please check with your insurance company to see if one of the following primary care physicians listed below is in network. This will ensure quick and efficient access to team physicians in attaining medical referrals and or doctor's visits. The following is a list of recommended PCP at Boca Raton Regional Hospital.

- Dr. Ted Raptis
- Dr. Gjorigji Trnovski
- Dr. Lisa Evans
- Dr. Aaron Klein
- Dr. David Leeman
- Dr. Richard Martinoff

#### **K. Student Health Center**

Florida Atlantic University will be responsible for the following services provided by the health center

- Lab work as ordered by a FAU team physicians
- Athletic-injury related pharmacy charges
- In-season non-athletic related pharmacy charges, excluding pre-existing medical conditions (i.e. epilepsy, diabetes)

The following is a list of services **not** paid for by FAU athletics

- Any appointment made without the referral of a sports medicine staff member
- Charges from OB / GYN visits
- Out of season non-athletic related illness
- Pharmacy chargers for out of season non-athletic related illness
- Walk on pre-participation physical exams
- All pre-existing medical conditions (i.e. epilepsy, diabetes)

Thank you for you reviewing our policy and feel free to call me if you have any questions regarding our current policies and procedures.

John Burnside MS, ATC, LAT  
Head Athletic Trainer  
Florida Atlantic University