This section is to provide parents/guardians with information related to the care of their son(s)/daughter(s) if injured. You will be able to find information on the services offered to the student-athletes, medical information that is collected, and policies regarding athletic injury insurance claims/referrals.

Services for Student-Athletes and Procedures

A. Reporting an Injury

Student-Athletes should report all injuries, no matter how insignificant they may seem, to the sports medicine staff. Injuries should be reported on the day they occur or during the morning treatment hours for the specific sport. If injured during practice, the Sports Medicine Staff will take whatever steps are necessary to expedite care of the problem. The ATC has final authority on practice restrictions until the student-athlete is seen by an appropriate physician.

If an emergent injury occurs outside of practice, the student-athlete should call 911 or report to the Indiana Regional Medical Center.

Athletes participating in non-traditional season activities may continue to report injuries to the Sports Medicine Staff during designated treatment and rehabilitation hours.

B. Evaluations of Injuries

Evaluations of injuries are done post-practice and during morning Sports Medicine Clinic hours. If an injury occurs during a traditional season practice, it will be evaluated at that time.

It is important for an injury to be reported in order to be evaluated. By evaluating an injury, a determination of what the injury might be can be made. Based on this, a course of treatment can be determined. This can only be done if the injury is reported and evaluated.

It is important that the student-athletes communicate honestly with Sports Medicine Staff in order to ensure an accurate evaluation.

Athletes participating in non-traditional season activities may report to the ATR for evaluation during morning treatment hours for evaluation.

C. Treatment

Treatment of an injury begins once an injury is evaluated. Treatment is based on each individual case. No injury is exactly the same, and there is not “cookbook” method to treatment. Athletes and their injuries respond differently to treatment, and some may heal faster than others.

Treatment must be consistent to be effective. Without consistent treatment, the injury will not get better. It is important that treatment is continued until the
athlete has been discharged by a certified athletic trainer or physician. Without treating an injury properly, that athlete will not be able to return to his/her top level of performance.

It is important that the student-athlete communicate with the members of Sports Medicine Staff in order to ensure proper progression in treatment. If this is not done, treatment will not progress, and a referral, if necessary, cannot be made.

Non-traditional season athletes will continue treatment within the morning treatment hours.

When a student-athlete is injured and instructed to report for treatment, they are expected to be there at the designated time. If a student athlete fails to report, the student-athletes head coach will be notified. Treatment and rehabilitation must be done consistently in order for improvement to occur.

D. Rehabilitation

Rehabilitation is an important part of the treatment process. After an injury occurs, the surrounding muscle must be strengthened, and depending on the type of injury, flexibility plays an important role. Consistent rehabilitation is crucial in recovery and returning to play.

Non-traditional season athletes will continue to follow the morning hours of operation for rehabilitation.

E. Physician Referral

Upon evaluation, it may be necessary to refer a student-athlete to a physician. A student-athlete may also request to see a physician. For a sport-related injury, this referral process will be completed by the certified athletic trainer. This referral involves checking to see which physicians participate with the student-athlete’s insurance policy. If a student-athlete schedules his/her own appointment without following the appropriate injury reporting and referral procedures, IUP refers the right to not pay any medical bills related to the specific injury, even if it is sport-related.

Once a student-athlete is referred to a physician, the student-athlete must be cleared by that physician to return to full participation. Anytime a student-athlete is seen by a physician, the IUP Sports Medicine Staff must have documentation of that visit, and the student-athlete must be cleared by the physician to return to participation.

F. Hours of Operation

The Sports Medicine Clinic has specific hours of operation. This schedule helps to facilitate evaluation, treatment, and rehabilitation, and it allows for pre and post-practice taping/treatment. Due to the Sports Medicine Clinic being a busy facility, it is important that these hours are followed. If there are conflicts with a
student-athlete’s schedule, the student-athlete needs to communicate with the certified athletic trainer for that particular sport.

The hours of operation are posted on the bulletin board opposite of the Clinic door. In most cases, these hours are also posted outside of each respective coach’s door. Morning evaluation, treatment, and rehabilitation hours may vary with the schedule of the certified athletic trainer assigned to that sport. Due to each athletic trainer having to provide coverage for multiple sports, it is important for these treatment hours to be followed.

The Clinic closes at 6 p.m. daily. Depending on various practice schedules occurring within traditional practice times, some practices may go past this 6 p.m. time. The occurrence of the Clinic remaining open past the 6 p.m. time is at the discretion of the certified athletic trainer covering that particular sport.

Medical Information

All IUP student-athletes are required to provide medical information to the Sports Medicine Department. The medical information is used in accordance with NCAA Guidelines requiring student-athletes to be medically cleared each year prior to participation.

Athletic Insurance Policies and Procedures

A. Insurance Coverage of Student-Athletes

Indiana University of Pennsylvania provides a medical and catastrophic insurance program for its intercollegiate athletes injured in supervised practices and contests. THIS POLICY, HOWEVER, IS SECONDARY TO, OR IN EXCESS OF, PERSONAL FAMILY MEDICAL INSURANCE COVERAGE. Bills should not be sent to Sports Medicine Department until family coverage is applied. Therefore, all medical bills must first go through the family insurance. Then ALL bills, both paid and unpaid, must be submitted to Sports Medicine Department. In addition, the “Athlete Medical Insurance Information Form” and “Declaration of Health Insurance” must be fully completed and returned before any further processing can occur. These forms must be completed before the student-athlete will be allowed to participate in intercollegiate at Indiana University of Pennsylvania.

Personal family medical insurance will respond first to the cost of injuries incurred by the student-athlete during participation in supervised intercollegiate practices and competitions. If personal family medical insurance does not cover the student-athlete, the Explanation of Benefits or Denial from the primary insurance company must be sent to the Sports Medicine Department before the University medical insurance will be applied as coverage for eligible items within the limits of the policy.

TO BE ELIGIBLE FOR UNIVERSITY MEDICAL COVERAGE, STUDENT-ATHLETES MUST ARRANGE ALL SURGERY, TREATMENT, THERAPY,
AND CARE IN ACCORDANCE WITH THE REQUIREMENTS OF THEIR PRIMARY INSURANCE CARRIER AND IUP PROCEDURES. When family primary coverage is HMO, PPO, or a provider outside of the United States, all medical care must be arranged so that full coverage applies. This may include returning to the home state or country for care. Any costs not covered by insurance may become the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

B. Covered vs. NOT Covered

The University’s medical insurance covers only injuries resulting from the participation in supervised activities of the intercollegiate program during the dates of the primary competitive and designated off-seasons as approved by the Director of Athletics. It does not cover injuries or illness that are the result of non-intercollegiate athletic activities or are recurrences of old injuries which were sustained before participating in the intercollegiate sports program; nor does it routinely cover orthotics, allergies, braces or eyewear.

Intramural, club sports, and recreational activities (non-intercollegiate activities), as well as individual training/conditioning activities that occur outside the primary competitive and designated off-season periods, are not affiliated with Athletic Insurance coverage. However, to assist in clarification, please be aware that your family medical insurance is the primary insurance for those activities.

The importance of having some form of personal insurance coverage cannot be overemphasized. Expenses for medical and psychological services beyond those covered by our insurance and/or provided at the Student Health Center on campus are the personal responsibility of the student and his/her family.

C. To Be Eligible

Every student-athlete MUST have a physical examination on file in the Sports Medicine Department. This means all incoming freshmen, transfers, or students that have not competed in intercollegiate athletics at IUP, must have a physical examination by a licensed physician prior to being allowed to participate in intercollegiate athletics. ANY TESTS OR CONSULTATIONS NEEDED TO GAIN APPROVAL FOR PARTICIPATION ARE THE RESPONSIBILITY OF THE STUDENT/PARENT/GUARDIAN.

Every student-athlete will be required to complete a medical history questionnaire annually. Athletes may choose to have a physical yearly, at their own expense. Each candidate should report any irregularities or recent surgery, fractures or other pertinent medical information to the Health Center and Sports Medicine Staffs. This would include any disabilities such as vision, hearing, and oral defects. FAILURE TO REPORT THESE DISABILITIES WILL RESULT IN THE STUDENT-ATHLETE ASSUMING FULL RESPONSIBILITY FOR INJURIES INCURRED DUE TO PRIOR DISABILITY.
Students who have not received a current physical or completed a medical history questionnaire on the University’s form will not be able to participate in intercollegiate athletics. Should the student do so, this institution and the athletic department assume no responsibility for subsequent injury or treatment. STUDENT-ATHLETES WHO FAIL THE EXAMINATION OR HAVE QUESTIONABLE AREAS ON THE MEDICAL HISTORY WILL NOT BE ALLOWED TO PARTICIPATE IN ANY NCAA SPORT UNTIL CLEARED BY A PHYSICIAN. Once again, all physical examinations, tests, and consultations will be the responsibility of the student/parent/guardian.

Student-Athletes are also required to have personal medical/health insurance. If a student-athlete does not have personal insurance, he/she will not be permitted to participate in intercollegiate athletics at Indiana University of Pennsylvania. Information related to obtaining personal medical/health insurance can be found through the Insurance Information Form link on the IUP Sports Medicine website.

D. Student-Athlete Medical Care

Almost all medical needs may be treated in the Sports Medicine Clinic. Most general medical services such as allergy injections, gynecological appointments, psychiatric services, alcohol and drug counseling, treatment of flu, colds, and mononucleosis, and other Health Education Services will be performed at Pechan Health center. If the student-athlete becomes ill, the Sports Medicine Staff must be informed as soon as possible. This will allow the staff member to take appropriate follow-up measures and inform each respective coach as soon as possible.

E. Student-Athlete Injury Medical Care

Any certified intercollegiate athlete who receives an injury during approved and supervised participation periods/activities must report the injury immediately to the Sports Medicine Staff to activate insurance coverage. Please note that the injury must have been incurred in a practice or contest that was supervised by approved University coaching staff during a practice/contest period that was approved by the Director of Athletic according to NCAA regulations, to be eligible for insurance coverage.

The student-athlete is responsible to report all injuries to the Athletic Trainer (ATC) as soon as possible. The ATC will make all of the necessary medical referrals as indicated. In the event of an emergency due to an athletic injury, that athlete will be transported to a hospital or medical facility. The student-athlete at no time should seek outside medical attention for an athletic injury without prior consultation from either the ATC or attending medical physician, except in case of emergency. In the case of HMO and some other insurance policies, the student-athlete may be required to follow specific referral procedures. This may require the student-athlete to return home for an appointment with participating physicians.

This institution and the athletic department shall not be responsible for any charges incurred due to examination and/or treatment if these procedures are not
followed. If the student-athlete decides to see a physician/specialist WITHOUT being referred by the Sports Medicine Department, the student-athlete may be responsible for all bills incurred. In addition, if the student-athlete elects a surgeon who is not approved by his/her primary insurance carrier, he/she is financially responsible. Any student-athlete seen by an outside physician, must bring athletic clearance prior to being allowed to participate in intercollegiate athletics.

Dental Care: The Athletic Accident Insurance shall be responsible for injuries to the mouth and to sound, natural teeth incurred while participating in an official and supervised practice or game. In those sports where protective devices (mouthpieces) are mandatory and provided for use in official practice sessions and games, the Athletic Accident Insurance will assume responsibility ONLY if the protective device is worn by the student-athlete in accordance with the guidelines set by the manufacturer. DENTAL CARE NOT DIRECTLY RELATED TO AN ATHLETIC INJURY SHALL BE RESPONSIBILITY OF THE ATHLETE.

Treatment: The Sports Medicine Clinic hours will be posted for each respective sport in accordance with each respective ATC. Failure of any injured athlete to keep treatment and/or rehabilitation appointments will be interpreted as the athlete’s unwillingness to cooperate with the ATC and/or Medical Staff for the earliest return to competition. The Head Coach will be informed of an athlete who fails to cooperate. The Sports Medicine Staff receives its direction and supervision from the Team Physician. ALL ATHLETES are required to adhere to the Sports Medicine Clinic rules and procedures.

Out of Season Injury: This institution and athletic department shall not assume any responsibility for care of injuries incurred when the student-athlete is not actively engaged in an official and supervised game, formal practice, workout, or travel.

Participation for Injured or Ill Athlete: Decisions on the availability of an athlete for practice or game competition shall be the sole responsibility of the members of the Medical Staff and/or the Sports Medicine Staff. At no time should a coach or other University employee or volunteer, make a decision on an athlete’s participation status.