

## Explanation of Insurance Policies

Dear Long Beach Student Athlete & Parent or Guardian:

We are extremely pleased to have you as a student athlete at Long Beach State and hope you will achieve academic, social, and athletic success.

Each student athlete is required to have a physical and orthopedic screening PRIOR to any participation in intercollegiate sport. The final decision on qualifications or reason for exclusion from sports is the responsibility of the Team Physician and Certified Athletic Trainers who make-up the Sports Medicine Department. The Team Physician and Certified Athletic Trainers also make the decision on when an athlete may return to competition after an injury.

The Athletic Department goes to great lengths to assist the student athletes in maximizing their performance and minimizing the risk of athletic injury. There is, however, the possibility of sustaining injury through participation in sport activities. If an injury occurs it may be necessary to refer the student-athlete to a physician, specialist and/or hospital for diagnostic evaluation and/or treatment.

*The following letter, although lengthy, provides you with vital information that you should read now to prevent you, your son/daughter, and/or our medical staff from becoming frustrated with inevitable procedures that must be adhered to after an injury occurs.*

**There are actions you can take now to expedite your athlete's care in the event that they become injured while participating as a Long Beach State athlete.**

(An \* marks these actions)

### **First: Explanation of Types of Medical Insurance Coverage**

There are generally 3 most common types of primary health insurance policies that you and your family currently may have for your health insurance coverage.

#### **1. PPO- Preferred Provider Organization \***

This type of policy has the least restrictions. You are able to refer yourself to different types of physicians without having to go through a primary care physician (general physician).

Sometimes pre-authorization is necessary, but this plan pays most of the cost of health care (80 or 90%). This plan allows us not only to refer your son/daughter to a specialist quickly, but also to choose from a variety of specialists in the area.

#### **2. HMO- Health Maintenance Organization**

This type of policy requires you to select a primary care physician (PCP)

or medical group to "oversee" your family's health care. Our medical staff can conduct initial injury or illness evaluations. However, injuries or conditions that require extensive assessment or surgery will be referred and treated in accordance with the guidelines set by your health care insurance and providers. If we need to refer your son/daughter, they will have to be referred to the current PCP. This person is usually not a specialist and, so the athlete will then have to wait to be referred to a specialist for their injury which could take another few weeks to be seen depending on what the PCP wants to do with the injury. We must use HMO physicians and medical services authorized when an athlete has this policy.

### **HMO Plan Members\***

Please consider transferring your student athlete's medical coverage to a PCP or primary medical group within close proximity to the campus. Ideally, you can transfer the student athlete to our team Internist and Medical Director, Dr. Larry Drum, who is easily accessible and present at many sporting events (contact information listed on the last page). This will greatly expedite your son/daughters medical care.

Most HMO companies will allow for one member, especially students, to transfer their medical coverage to a different physician or group while they are outside the geographical location of the original set forth PCP. Family members on the same plan can have different primary care physicians. The PCP can be changed back to the original one at any time, so if the athlete returns home for the summer they will have continued coverage. It will be difficult for us, to provide physician referral if the student athlete has a PCP that is located out-of-state or in Northern California!

### 3. **Kaiser Permanente**

This policy requires that a patient only see Kaiser physicians and use Kaiser facilities for any medical care. We must refer athletes to Kaiser physicians for any tests, procedures, or other medical care that is beyond the scope of the Long Beach State athletic training services.

### **Out-of-Area or Out-of-State Student Athletes:**

Be aware that if the student athlete is an out-of-state or out-of-area (i.e. Northern California) student, and your medical coverage is an HMO or PPO plan, you should contact the insurance carrier and determine if the benefits are the same or different for your student athlete while they are out of the area in which the plan is listed under (your current address).

**REGARDLESS OF THE TYPE OF YOUR INSURANCE - WE, AS THE UNIVERSITY, DO NOT HAVE THE OPTION OF WAIVING THE REQUIREMENT OF FILING WITH YOUR GROUP INSURANCE OR USING THE HMO FACILITIES OR PHYSICIANS.**

### **Second: Information Regarding Additional Athletic Department Insurance**

The National Collegiate Athletics Association (NCAA) permits Long Beach State to provide medical insurance coverage for **ONLY** those injuries that are the direct result of supervised intercollegiate athletics practice or play.

The Athletic Department's medical insurance carrier provides the athletes with an ACCIDENT policy that is "EXCESS" or "SECONDARY". This means that any claim for benefits must first be filled with the group insurance company (primary insurance company) providing coverage for your family through your employer or your spouse's employer. In other words, in order for the athletic training staff to refer a student athlete for outside medical services, we must use the health insurance policy that you provide to cover the athlete. Any limitations set forth by your type of insurance policy will dictate which physician we can send the athlete to, how quickly we can have the athlete seen, and what kind of diagnostic test or procedures can be ordered. In addition, our insurance policy **excludes HMO plans** and so does not reimburse when this policy exists. We therefore will always use the HMO physician and medical services set forth by that plan when an athlete has HMO coverage (as already stated above).

Our secondary insurance policy cannot be billed until after the primary (your family insurance policy) insurance company has paid all available benefits. Once we receive a bill or explanation of benefits sheet from your insurance company (brought or sent to us by you) our insurance policy will pay any remaining amounts. With a PPO plan, the deductible and remainder of fees charged and not paid by the PPO will be paid for by the

secondary insurance policy. If your insurance carrier denies the claim, the Athletics Department will assume responsibility for the entire balance, provided the injury occurred as the direct result of supervised intercollegiate athletics practice or play.

If referral outside of the training room treatment does occur, numerous medical bills or related expenses can be incurred. The period of time from the date of service to the date all bills are paid can be lengthy due to insurance companies required procedures. The training room staff needs both the student athlete and parents

cooperation and understanding of the department's medical insurance process to avoid any unnecessary delays. If delays occur, there will, more than likely, be late medical bill payments by our insurance company and this usually results in you (the insurance carrier) being contacted by collection agencies that could ultimately damage your credit rating.

**To avoid delays: Please mail, fax, or deliver medical bills to the athletic training room as soon as you or the student-athlete receives them.**

NOTE: The athletic department's insurance policy **DOES NOT provide any benefits for any HEALTH and ILLNESS conditions, regardless of cause.** For the insurance company to cover a claim it must be an injury as a result of intercollegiate sanctioned activities. Also, our insurance policy DOES NOT include any DENTAL or VISION benefits unless an injury has caused damage to sound and natural teeth or sight impairment.

### Third: Claim Procedures

If your student-athlete is injured while participating in supervised intercollegiate athletics practice or play, the following procedures must be followed to insure quick and appropriate processing of the insurance claim, and prompt payment of all bills.

1. The student-athlete must report any and all injuries to the LBS full-time medical staff immediately.
2. Student-athletes will be referred to outside physicians ONLY when it is concluded that the injury or illness is beyond the scope of our medical staff and facility. Student-athletes should not seek treatment outside our services unless directed to do so by our full-time medical staff.
3. If the student-athlete is referred to a medical facility or specialist, an injury report and claim form from the Athletics Department insurance carrier MUST be completed (this form is available through the Athletic Training Room).
4. The student-athlete must provide the medical facility or specialist with ALL appropriate insurance information.
5. If the student-athlete seeks outside medical care without prior authorization by one of the full-time sports medicine staff, the Athletics Department will NOT be responsible for any incurred medical bills.

Before the balance of ANY bill related to an intercollegiate athletics injury can be paid by the Athletics Department, the procedures listed below must be followed:

1. When you or your student-athlete receives a medical statement, these bills must FIRST be submitted to your primary insurance carrier. DO NOT ASSUME the medical facility will do this for you. If the medical insurance is through an HMO or PPO, bills must still be submitted (claim is for out of area or out of state service).
2. The enclosed Medical Insurance form has been completed and returned to our office.
3. A copy of the original itemized medical billing statement must be sent to the training room. Due to confidentiality laws, hospitals and physicians will only bill the patient. The Long Beach State Athletics Department does not automatically receive a copy of the bill(s). Collection agency action has often resulted when an athlete has neglected to bring their bills to our attention until it was too late.

Declination is forwarded to us.

Please COMPLETE the Medical Insurance Information form and FAX or MAIL it to us in the enclosed business reply envelope. We are required to have this information on file. Failure to return or partial completion of this form may hinder your child's ability to participate in our intercollegiate athletics program. More importantly, it will hinder expedited referral and care of your student athlete while competing at Long Beach State!

**PLEASE NOTE THE FOLLOWING:**

1. If your student-athlete is NOT covered by your family medical insurance plan, we strongly urge you to obtain health insurance for them. A student health insurance plan is available through the Associated Students at Long Beach State. This plan does not cover intercollegiate athletic related injuries, but will provide limited protection if illness or non-intercollegiate injury results. Information regarding this student health insurance plan benefits and cost can be obtained by calling Associated Students at (562) 985-4994.
2. Most employers' group insurance allows dependent coverage to be continued to age 23, if the dependent is a full-time student (12 units or more per semester). DO NOT drop your dependents coverage while they are participating in intercollegiate athletics. Upon request, our office can assist in providing a verification status as a full-time student from this campus.
3. Claims against your group insurance plan DOES NOT increase your individual insurance premiums.
4. Please notify our office as soon as possible regarding any changes in your family's insurance coverage. This will help avoid unnecessary complications in the event your student-athlete is injured.
5. The Medical Insurance Information form (enclosed with this letter) must be completed and mailed or faxed to the Head Athletic Trainer each year. You will be sent one each year at the beginning of the fall semester.

If you have any questions concerning the information discussed in this letter, the Medical Insurance form, or any intercollegiate athletic related insurance matter, please do not hesitate to contact our office:

**Long Beach State Athletic Medicine**  
**Attn: Mark Pocinich, Head Athletic Trainer**  
**1250 Bellflower Blvd., Long Beach, CA 90840**

Head Athletic Trainer: Mark Pocinich: 562-985-7154  
Assistant Athletic Trainer: Shauna Horton & Jen Kawamoto: 562-985-5222  
Athletic Training Room: 562-985-4660  
Fax: 562-985-7348

Team Internist/Medical Director: Dr. Larry Drum  
Or his partner, Dr. Alexandra Chrysanthis at  
Memorial Sports and Internal Medicine  
10861 Cherry St., Suite 200  
Los Alamitos, CA 90720  
562-795-6406

**THE ATHLETIC TRAINING STAFF STRONGLY ADVISES YOU TO KEEP THIS DOCUMENT ON FILE FOR FUTURE REFERENCE.**