

Contact Information

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www.richmondspiders.com

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Team Orthopedic Physicians:

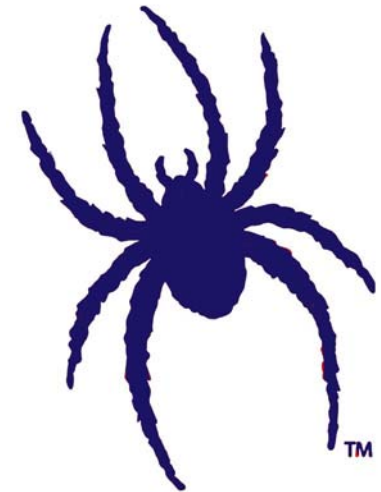
Dr. D. Christopher Young

Dr. Thorp J. Davis

Cary Cowlbeck, PA-C

Team Internal / Primary Care Physician:

Dr. Leslie Rose, III

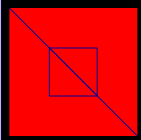


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Sports Medicine Department
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**Spider Sports
Medicine**

Student-Athlete Insurance Guide



Welcome to UR Athletics

We hope the information in this brochure helps explain our athletic insurance policy, referral procedures, and answer questions you may have concerning our insurance coverage.

Insurance coverage carried by the UR Athletic Department

The goal of the University of Richmond Sports Medicine Department is to provide the best health care for the University of Richmond student-athlete. Communication and cooperation between the Sports Medicine Department, the Health Care Service Provider, the student-athlete, and his/her parents is essential from the initial injury through the process of rehabilitation to make filing the necessary claims with insurance companies possible. This brochure will outline the appropriate steps required to accomplish these tasks.

The Athletic Department at the University of Richmond provides a secondary insurance policy for student-athletes. This policy will cover medical costs incurred for services rendered as a participant in the University of Richmond Sports Medicine Approved Health Care Service Provider Network. The services must be deemed necessary through written referral by a member of the University of Richmond Sports Medicine Staff prior to the service being rendered. The athletic department policy is only applicable for injuries that are the direct result of intercollegiate activity during a practice, strength & conditioning session, or competition supervised by a coach.

The policy requires that the injured student-athlete first file a claim under their primary medical insurance. Medical expenses not covered under the primary insurance will be submitted under the University of Richmond's policy **(subject to its limitations)**. The University of Richmond's policy is **not** all inclusive. All medical expenses are reviewed on a case by case basis.

Qualifications

The parents of the student-athlete must complete an **Annual Health Insurance/Authorization Form**. This form and a photocopy of all applicable insurance ID card(s) must be on file with the Sports Medicine Department prior to participation. *If at anytime the insurance coverage information changes from the information the University of Richmond Sports Medicine Department has on file (i.e. you receive a new card), please contact the Sports Medicine Department and submit the information as soon as you receive it from your insurance company.*

How does the University of Richmond Insurance System work?

The University of Richmond Insurance Policy requires that the injured student-athlete file an initial claim under their primary insurance. The Sports Medicine Department provides this information when the student-athlete is referred for care. The provider should file a claim directly with your respective insurance company for services rendered. Your company will evaluate and either pay or deny the claim. At that time, the claim will be submitted to the University of Richmond Athletic Insurance Carrier for secondary payment of the claim. *If statements of remaining balances are sent directly home to the parents of the student athlete by the provider, please contact the Sports Medicine Department with this information so that the appropriate attention can be given to the matter to prevent the account from entering collections.* Contact information is listed within this pamphlet. Failure to immediately address this issue can result in severe complications. **All claims must be resolved within 1 year of the initial date of service for the claim.**

HMO vs. PPO

You may notice your insurance type is a **Health Maintenance Organization (HMO)** or a **Preferred Provider Program (PPO)**. The main difference between these two types of programs is that an HMO requires a referral from your Primary Care Physician (PCP) to obtain medical services. The PCP serves as the “gatekeeper” for your medical services to determine appropriate care. If you have an HMO, it is very important that you indicate the full name and phone number of the physician on the **Annual Health Insurance/Authorization Form** so that the Sports Medicine Department can contact them to obtain referrals for medical services your son/daughter may need.

Guest Membership

If you have an **HMO**, you can obtain additional benefits for your son/daughter by obtaining **Guest Membership** in Virginia. Contact your insurance company by calling the member services phone number on your insurance ID card and ask about Guest Membership. Each company has a slightly different procedure, but it usually entails only a phone call or filling out minimal paperwork. Guest Membership allows your son/daughter to receive the same benefits in Richmond, VA as they would in your home city and state. Plans allow you to change your coverage from “guest” to “home” as frequently as you desire. Guest Membership provides an opportunity for your son/daughter to have the best possible health care coverage both at the University of Richmond during the academic year and in their home area during breaks.

Guest Membership, cont.

We strongly recommend that you take the time to acquire these benefits for your son/daughter. After contacting your insurance provider, you will need to name a new PCP in Richmond, VA. We recommend naming our Team Internal/Primary Care Physician, Dr. Leslie W. Rose, III.

Dr. Leslie W. Rose , III
James River Primary Care
7605 Forest Ave, Suite 100
Richmond, VA 23227
Ph: (804) 288-8338
Fax: (804) 282-2424

Please check on the **Annual Health Insurance/ Authorization Form** if you have obtained Guest Membership for your son/daughter. *You will need to re-set Guest Membership each year.* Contact the Sports Medicine Department with any questions regarding this process.

Second Opinions

If a student-athlete seeks an opinion or non-urgent care from a provider out of the UR Approved Provider Network, he/she will be medically ineligible to participate or utilize the services of the Sports Medicine Department until medical records are received and reviewed. Additionally, the University of Richmond will not assume any financial responsibility for travel costs or services provided, because our secondary insurance policy cannot be applied to cover these services.



When and for which bills can the secondary insurance be utilized?

1. When prior approval for a referral is granted by the Sports Medicine Department
2. When the care has been coordinated through the Sports Medicine Department
3. For services rendered by participants in the UR Approved Provider Network with written referral from a member of the Sports Medicine Department
4. After your primary insurance company has responded to and resolved all approved claims

What is NOT covered under University of Richmond secondary Policy?

1. Injury sustained in an activity that is not associated with required intercollegiate practice, strength & conditioning session, or competition
2. Any illness (cold, flu, etc)
3. Routine dental or vision care
4. Any injury sustained prior to participation in athletics at the University of Richmond
5. Conditions as a result of non-compliance with UR policies, team rules, advice of team physicians/athletic trainers, and coaches
6. Any injury which is not reported to athletic trainers within 24 hours of its occurrence
7. Unauthorized consultations or treatments

Where can I find the necessary forms?

Forms can be found on our website:

<http://richmondspiders.cstv.com/school-bio/rich-sportmedhome.html>

All forms can be found by clicking on "Student-Athlete Forms"

Additional information regarding insurance and other Sports Medicine policies can be found here as well.