



Handbook for Parents 2007-2008

The following information is to acquaint you with the secondary insurance policy furnished by USF for its student-athletes, as well as the proper protocol for completing the pre-participation medical forms, referral policy, and return to play guidelines. If you have any questions, please feel free to contact us at the numbers found at the end of this handbook.

-- The USF Sports Medicine Staff

Insurance

- Primary Insurance
 - All student-athletes are required to have health insurance on their own or through you.
 - If the athlete does not furnish proof of a primary insurance policy, no benefits will be paid through the University's secondary policy.
 - Note: It is advisable for every student-athlete to have a primary care doctor in the Bay Area who meets your specific insurance requirements
- USF Insurance Coverage
 - USF offers a secondary insurance policy to pay for expenses not covered by the athlete's primary insurance.
 - USF will cover medical expenses for athletic-related injuries that meet specific criteria listed in the student-athlete handbook.
 - Pre-existing conditions will not be covered by the secondary insurance policy. Injuries which result over a period of time and which are a normal, foreseeable result of the sport are not covered by the USF secondary policy.

Getting the Bills Paid

- When an athlete gets hurt, you will begin to receive bills for the injury. Your insurance policy must process the bill completely before USF's secondary insurance will pay any remaining balance.
- **In order to expedite this process, please forward any and all paperwork regarding the athlete's injury to the USF Sports Medicine Staff.**
 - **Explanation of Benefits** – This is very important! The **EOB** explains what your primary insurance has paid and what it will not pay. Please forward a copy of this paper to the USF Sports Medicine Staff as soon as you receive it.

- Please note: This process can take a significant period of time because the bill has to be processed by two insurance companies. You can help speed this process by promptly forwarding the insurance paperwork and bills to us.

Health History Questionnaire/ Pre-Participation Physical

- All athletes must complete a Health History Questionnaire prior to the time of their pre-participation physical and mail it to Sports Medicine department. This includes:
 - All forms legibly filled out
 - Signed by parent/guardian (even if athlete is over 18 years of age)
 - Copy of front and back of insurance card enclosed
- All athletes must have a physical performed by the USF team physicians, as arranged by the Sports Medicine Staff, before you will be allowed to participate in any practice or competition. *Athletes are not required to obtain their own physical prior to arriving at USF.*

Notifying Athletic Training Staff of an Injury/Illness

- **Athletes must report any injury ASAP** to the corresponding staff athletic trainer for an initial evaluation.
- The athletic trainer's evaluation of the injury may result in any or all of the following actions:
 - Referral to a physician
 - Treatment of the injury
 - Rehabilitation of the injury
- The athletic trainer will then inform coaches of initial evaluation and/or physician referral.
- The progress of the athlete is monitored by the athletic trainer, who will update coaches of the athlete's progress.
- All referrals to outside medical personnel must be made by a member of the USF Sports Medicine Staff.
- **Failure to follow this protocol will result in forfeiture of the secondary insurance coverage provided by the USF Athletic Department.**

Physician Clearance

- The team physician has the final responsibility to determine whether a student-athlete is removed, withheld, or restricted from participation due to an injury.
- The University reserves the right to exclude a student-athlete from competition if there is any doubt concerning the student-athlete's physical condition or ability to safely compete in intercollegiate athletics.

Return to Play Guidelines

- Once the **team physician** has cleared a student-athlete for full athletic activity **the corresponding staff athletic trainer will decide the guidelines under which the student-athlete will return to activity, which may include:**
 - Limiting Participation
 - Restricting Activity
 - Removing the student-athlete from any or all activity

Seeking Outside Medical Advice

- The athlete should not consult outside medical advice without authorization from the athletic trainer and/or referral from the team physician. *If the procedure listed in your student-athlete handbook is not followed, the University insurance will not cover any expenses incurred.*
- If a member of the athletic staff is unavailable and the situation is emergent and needs immediate attention, the student-athlete should seek medical attention at the closest facility. Athletes are required to notify the athletic training staff *as soon as possible* of the emergency room visit. This will help avoid improper billing of services.

Sports Medicine Staff Contact Information

Rebecca Liddle MEd., ATC
Head Athletic Trainer
Wk Phone: (415) 422-2725
Cell Phone: (650) 678-0300

Hiro Aoyama MA, ATC
Assistant Athletic Trainer
Wk Phone: (415) 422-2309
Cell Phone: (415) 859-0172

Ron Shinault, MS, ATC
Assistant Athletic Trainer
Wk Phone: (415) 422-5306
Cell Phone: (415) 859-0171

Send Bills To:

Rebecca Liddle, Head Athletic Trainer
2130 Fulton Street
San Francisco, CA 94117
Fax: (415) 422-5285