Central Michigan University
Athletic Department
Sports Medicine Services

Mission Statement

"Central Michigan University Athletic Department is committed to providing all student-athletes a level of care that ensures their safe participation, aids in their individual and team's success, and preserves their ability to enjoy a lifetime of physical activity. The professional medical staff is also dedicated to educating student-athletes and assisting them in developing their ability to make informed decisions regarding their personal health."

Section I – Professional Medical Staff / Facilities

Medical Director

A licensed physician, employed by Central Michigan University, serves as the Medical Director. Duties of the Medical Director include oversight of policies and procedures as they relate to student-athlete healthcare; direct supervision of the Athletic Training Staff; and providing healthcare to student-athletes.

Athletic Training Staff

The Athletic Training Staff is comprised of full time and graduate assistant Athletic Trainers and serves as the primary contact for student-athletes regarding their healthcare concerns. All full time staff members are Certified Athletic Trainers (ATC), in good standing with the National Athletic Trainers Association, and are licensed by the State of Michigan (AT). All graduate assistants are Certified Athletic Trainers (ATC), in good standing with the National Athletic Trainers Association, and are pursuing a graduate degree.

Affiliated Healthcare Providers

Central Michigan University Athletic Department contracts with various healthcare professionals including orthopedic surgeons, general medicine physicians, physician assistants, nurse practitioners, and physical therapists. These Affiliated Healthcare Providers may also refer student-athletes to various specialists in the local community.

Athletic Training Facilities

Athletic Training facilities are open according to the respective sport practice and competition schedules.

• Rose Center Athletic Training Room
• Kelly-Shorts Stadium Athletic Training Room
• Indoor Athletics Complex (IAC) Athletic Training Room
• Baseball Clubhouse Athletic Training Room

Section II – Participation Procedures

Medical Clearance for Athletic Participation

Prior to initial participation on any CMU intercollegiate athletic team, the student-athlete must undergo an initial pre-participation exam with the Medical Director or Affiliated Healthcare
Provider. Final decisions regarding readiness for participation will be the responsibility of the Medical Director or their designee.

**Pre-existing Conditions**

At the time of the initial pre-participation exam, athletes are required to disclose medical history information concerning past injuries and existing medical conditions. The student-athlete is also requested to disclose all medicines and nutritional supplements he/she is taking. Failure to provide information of known medical problems will relieve CMU of liability with regard to decisions involving participation status. Pre-existing conditions requiring medical record documentation may include, but are not limited to:

- Orthopedic Injuries: Copies of radiology (X-Ray/CT/MRI) reports, operative reports, and physician’s notes.
- ADD/ADHD: Full clinical history including initial testing/evaluation, diagnosis, prescription medicine and treatment, and follow-up orders.
- General Medical Conditions: Such conditions may include, but are not limited to, migraine headaches, systemic conditions, cardiac conditions, respiratory conditions, epilepsy, diabetes, and vision conditions.

**Initial Physical Examination**

Prior to receiving an initial pre-participation examination, the student-athlete must:

- Have been recommended for a position on the active team roster by the head coach;
- Fill out and submit all the necessary Sports Medicine paperwork;
- Provide medical history information and documentation of past injuries or significant medical conditions.
- The scheduling of a pre-participation exam may be delayed until the athlete secures the necessary documentation.

**Follow-up Health Appraisals**

Before renewing participation in their sport at the beginning of a new academic year, all returning athletes are required to complete a Follow-Up Health Appraisal Form and be interviewed by a member of the Athletic Training Staff. If, in the opinion of the Athletic Training Staff member, there has been no significant change in the student-athlete’s health status, he/she will be approved to renew participation. Student-athletes who have developed new problems or who were not participating due to injury at the end of their previous practice or competitive season may need to be re-evaluated by the Medical Director.

**Medical Disqualifications**

Factors that may disqualify potential participants may include, but are not limited to: incomplete rehabilitation of a previous injury, gross joint instability, systemic illness, pregnancy, communicable disease, or loss of a paired organ. The Medical Director may allow participation on a conditional basis depending on the type and degree of the condition. Because all sports do not have the same physical demands; decisions regarding participation may also be based on sport. The Medical Director will be involved in all cases related to medical disqualification and will have unchallengeable authority.
Section III – Insurance Guidelines / Financial Responsibility

*Insurance Guidelines*

Student-athlete personal health insurance plans will serve as the primary coverage for payment of all athletic injury related charges. In keeping with NCAA recommendations, CMU will provide student-athletes with a secondary insurance coverage plan for injuries that result from participation in organized and supervised contests, practices, or conditioning sessions associated with their sport. This policy will cover only those athletes who are on an active roster and who have an up-to-date Personal Insurance Information Form on file with the Sports Medicine business office.

*Athlete Responsibility*

To ensure that student-athletes or their parents/guardians do not have to pay for any participation related medical bills, they must maintain an accurate up-to-date Personal Insurance Information Form with the Sports Medicine business office. Student-athletes will be personally responsible for all bills if this information is not current.

*University Responsibility*

Central Michigan University Athletic Department will pay the balance on participation related medical bills after being submitted and acted upon by the student-athlete’s personal insurance and/or the CMU provided secondary insurance coverage plan. **CMU will not pay any injury related medical bills if the student-athlete does not have an up-to-date Personal Insurance Information Form on file.**

- **Pre-existing Conditions:** Payment for correction of pre-existing medical conditions will not be made by CMU. A prospect is considered a CMU student-athlete when they have matriculated at CMU or have reported to the first day of pre-season camp, whichever occurs first.
- **Vision Coverage:** CMU is only responsible for coverage of eye injuries that are a direct result of accidents occurring during sport participation. The student-athlete’s personal insurance remains primary and the CMU provided insurance secondary for these occurrences.
  - Routine eye examinations are the responsibility of the student-athlete.
  - Corrective lenses are the responsibility of the student-athlete.
  - Contact lenses: CMU will pay for replacement of lost or damaged contact lenses if the loss occurred during participation. The Athletic Training Staff must be informed at the time of the loss.
- **Dental Coverage:** CMU is only responsible for coverage of dental injuries that are a direct result of accidents occurring during sport participation. The student-athlete’s personal insurance remains primary and the CMU provided insurance secondary for these occurrences.
- **Medical Coverage:** CMU may assist financially, at the discretion of the Medical Director and Head Athletic Trainer, in diagnostic tests/studies necessary to determine the participation status of a student-athlete. The student-athlete’s personal insurance remains. Treatment of any pre-existing conditions is the financial responsibility of the student-athlete.
Referral/Billing Process for Participation Related Injuries and Conditions

If a student-athlete is injured during his/her sports participation and requires medical treatment, the following guidelines will be followed:

• The Medical Director, Affiliated Healthcare Provider, or their designee will arrange for the required service.
• The Athletic Training Staff will ensure the student-athlete has an up-to-date Personal Insurance Information Form on file and will then complete a Payment Authorization Form. This notifies the medical vendor that CMU will pay any balance on the charge after the student-athlete’s personal insurance has responded with either a payment or rejection. No Payment Authorization Form will be issued if the student-athlete does not have an up-to-date Personal Insurance Information on file.
• After these services have been appropriately authorized and provided, it is the student-athlete’s responsibility to ensure that all itemized billing statements are forwarded to the Athletic Training Staff. All of our local medical vendors have been notified that CMU is not to be billed for, and will not pay for, any charge unless the student-athlete has been referred with a Payment Authorization Form.
• Student-athletes who seek healthcare advice or treatment on their own will assume full financial responsibility.

Pre-Authorization/Preferred Provider/HMO Guideline

• Student-athletes who have an HMO/PPO-type health insurance plan that restricts payment to approved providers or requires pre-authorization must indicate this on the Personal Insurance Information Form.
• For student-athletes with coverage requiring pre-authorization, the Athletic Training Staff will call requesting approval prior to the student-athletes receiving medical service.
• If an insurance plan denies authorization for service in Mount Pleasant, Athletic Training Staff may attempt to arrange the service through a facility or physician approved by the insurance plan. A final decision regarding time and place of the service(s) will not be made until a review of available options and consequences have been discussed with the student-athlete, his/her parents, the Healthcare Provider, and the insurance company involved. The Medical Director and Head Athletic Trainer will coordinate this process.
• In situations where the student-athlete has provided incorrect or outdated insurance information, CMU will not pay the balance until the correct insurance has responded to the claim.

Non-Participation Related Injuries

When a student-athlete reports to the Athletic Training Room for medical advice and/or treatment for an injury or condition not related to his/her sport participation, the following guidelines will be followed:

• The Athletic Training Staff will evaluate and recommend a course of action that may include referral to the Medical Director, or an Affiliated Healthcare Provider if appropriate.
• CMU may assist financially, at the discretion of the Medical Director and Head Athletic Trainer, in diagnostic tests/studies necessary to determine the participation status of a student-athlete. The student-athlete’s personal insurance remains primary. Payment
Authorization Forms may be issued in cases where the medical tests are necessary to determine whether the student-athlete can safely participate.

- The Athletic Training Staff will provide follow-up care and/or rehabilitation at no cost to the athlete when possible.

**Student-Athletes Who Have No Personal Health Insurance Coverage**

- CMU student-athletes are not required to carry personal health insurance, but it is highly recommended they do.
- All student-athletes, regardless of their insurance status, are eligible for the CMU policy covering athletic participation related injuries. There is no charge for this coverage.
- To be eligible for this policy, the student-athlete must have an up-to-date Personal Insurance Information Form indicating his/her coverage status on file with the Sports Medicine business office. This must be co-signed by a parent or legal guardian.
- **This policy does not cover non-participation related injuries or conditions.**

**Independently Sought Medical Services**

Student-athletes who choose to receive healthcare advice, testing, or treatment from medical providers who are not affiliated with CMU Sports Medicine will be personally responsible for all resultant charges unless prior authorization was requested and approved. Such services may include, but are not limited to second opinions, medical tests, surgeries, braces, physical therapy, and counseling. Prior authorization requests must be made in writing, forms are available through the Athletic Training Staff. Responses to written requests will be made by the Medical Director or Head Athletic Trainer within a timely manner. Limits and conditions of coverage and guidelines for processing bills will be outlined at the time of approval. No pre-authorization requests will be accepted retroactively. Requests for emergency care obtained without pre-authorization will be reviewed on a case by case situation.

**Follow-up Care for Graduates or Discontinued Participants**

At the completion of a student-athlete’s active participation, they may require follow-up medical care for injuries received during participation. Student-athletes seeking medical care for injuries that occurred during participation are required to notify the Head Athletic Trainer and Medical director of such needs within 3 months after the conclusion of participation. Follow-up care must be approved and arranged by the Medical Director.