

UMSL SPORTSMEDICINE INJURY and INSURANCE POLICY

INJURY POLICY

While at the University of Missouri-St.Louis we want you to have an enjoyable athletic experience. Injuries do occur and we attempt to provide our student-athletes with the best possible care. Medical bills are incurred when the student-athlete is treated either locally or during a road trip.

We do require that each year all student-athletes and parents fill out and sign an insurance form and submit a copy of their insurance card(front and back)for our records. If at any time there is a change in the primary insurance coverage for your student-athlete,it is the responsibility of the parents/guardians and the student-athlete to inform UMSL's sportsmedicine staff of this and fill out a new form.

ALL INJURIES must be brought to the attention of the sportsmedicine staff immediately.

In the event of an injury that occurs during participation in your sport,each student-athlete is required to report their injury to the athletic trainer(s). Each injury will be documented and kept on file in the athletic training room. In the event that an athletic trainer determines that you will need further medical evaluation **the athletic trainer will make a doctors appointment for you.**

Failure to follow this procedure will release UMSL from any financial responsibility.

If you go to a physician,you must have a written or verbal release(given to the athletic trainer by the physician)from the physician to return to participation.

Any non-referred treatment will not be the responsibility of the department of athletics. All bills incurred will be the responsibility of the student-athlete and his/her parents/guardians.

The team physicians or sportsmedicine staff also makes the final decision on when an athlete may return to competition after an injury.

INSURANCE INFORMATION

The University of Missouri-St.Louis provides a secondary athletic insurance policy for coverage of its' student-athletes for **injuries which occur while participating in official practices or games of their intercollegiate athletic teams. It does not cover illnesses or routine dental care.**

This athletic insurance policy is a **secondary coverage insurance policy. It takes effect only after a primary insurance policy has honored or denied payment on a claim.**

Pre-existing injuries or conditions or aggravation due to athletic participation are not covered benefits.

All elective second opinions will not be the financial responsibility of the University of MO-St.Louis. They are the responsibility of the athlete and his/her parents/guardians. If you go to a physician,you must have a written release from that physician to return to participation.

CLAIMS PROCEDURE

All medical bills incurred by a student-athlete as a result of injury occurring in a designated intercollegiate practice or game will be sent directly to the primary insurance carrier. Occasionally, the athletic department will receive a copy of a bill(s), but in no case will the athletic department be the primary place for the bill(s) incurred to be sent.

Please follow the procedure below for all athletic medical claims:

Submit the bills incurred to your family or employer group insurance coverage plan first. They will do one of two things: 1) honor the claim and pay all or a portion of the bill(s) incurred, and provide you with an explanation of benefits (EOB), 2) not honor the claim and send you a letter of denial.

If there remains a balance after the family or employer group insurance coverage plan has contributed toward the claim or if you receive a letter of denial, please send the explanation of benefits, a copy of the itemized bill and the letter of denial to:

University of Missouri-St. Louis
attn: Ron DuBuque, ATC
8001 Natural Bridge Rd.
St. Louis, MO 63121

If the bills incurred have a remaining balance, the claim will be sent to our insurance carrier for processing. If any additional information is needed please cooperate with them and your claim will be processed as soon as possible.

DEFINITIONS

Primary Insurance coverage: health insurance coverage provided through parents'/guardians' health insurance policy or the student-athlete's own health insurance policy.

Secondary Coverage Insurance: all athletic-related bills not covered by the primary insurance policy are covered under the athletic department's insurance policy which is the secondary policy to your policy.

Explanation of Benefits (EOB): the form sent to you or the medical provider explaining exactly what your primary insurance provider will or will not cover. It gives you information such as date of service, the medical provider's name, the medical facility's name, the amount of the bill, whether the bill was paid and the amount of payment, whether it was applied to the deductible or rejected and the reason for the rejection.