



Medical Claims Q&A for Varsity Athletes

What happens when an athlete is injured?

Immediately after the Injury, the athlete must report to an Athletic Trainer who will examine the injury and coordinate the athlete's referral to appropriate medical care as needed. In situations where the athlete cannot see the trainer immediately, the athlete must inform the Athletic Trainer about the injury and any treatment received as soon as possible. It is the athlete's responsibility to assure that the trainer is notified as available secondary and catastrophic insurance coverage is contingent upon notification.

What is the medical claims process?

1. Athlete reports immediately to the Athletic Trainer as described above.
2. Athlete receives medical treatment and is responsible for paying all primary insurance coverage deductibles, co-insurance and uncovered medical expenses. The athlete is only eligible for benefits under the secondary layer when total medical expenses for a particular injury exceed the secondary layer deductible.
3. If total medical expenses exceed the secondary layer deductible for a particular injury, athlete will need to contact the Athletic Trainer who will forward a NACDA Administrators claim form to the athlete. The athlete is responsible for collecting and managing all itemized bills and explanation of benefits under his or her primary insurance coverage and submitting the claim to NACDA Administrators.
4. Athlete deals directly with NACDA Administrators thereafter. NACDA Administrators will coordinate benefits and reimburse the athlete, not the provider, for any covered medical expenses.
5. For catastrophic injuries that may involve NCAA coverage, contact the Athletic Trainer.

Please Note: The athlete, not CWU, is responsible for paying all medical bills in a timely manner.

What does the athlete need for eligibility?

CWU Athletics requires that all varsity athletes maintain a comprehensive medical or health insurance plan with hospital, professional and extended benefits - not a limited accident, emergency or catastrophic health insurance plan providing low limits and/or marginal benefits. Acceptable coverage is normally provided by an employer group health insurance plan through the athlete's parent or guardian, or by an individual health insurance plan purchased by the athlete with similar benefits. Either plan works, but it must be comprehensive or it is important to verify that the coverage applies to intercollegiate sports-related injury or illness. It is also important to verify the plan provides coverage in Kittitas County.

Every year, Athletics will require the athlete and his/her parent or guardian to:

- A. Complete and sign the Athletic Insurance Questionnaire (see form on last page).
- B. Provide a photocopy of the front and back of the athlete's valid insurance I.D. card; and
- C. Immediately report any changes to athlete's health insurance coverage that may arise during the year to CWU Athletic Trainers.

The completed and signed Athletic Insurance Questionnaire and photocopy of valid insurance card must be submitted to the Athletic Training Room **before** the pre-participation physical exam. Make sure that: 1) all questions have complete answers; 2) a copy of insurance card is attached; and 3) the form is signed by the athlete, policy

owner and parent or guardian. No athlete will be allowed to participate for any intercollegiate sport without proof of acceptable health insurance coverage - there are NO exceptions!

As long as the athlete and his/her parent or guardian meets these requirements, the athlete remains eligible for participation in intercollegiate sports activities.

If the athlete is covered by a parent or guardian's employer group health insurance plan, what does the athlete need to do?

The athlete needs to verify that the plan provides coverage in Kittitas County, Washington. If not, the athlete needs to resolve that problem with the insurance company **before** the Central Washington University Athletic Insurance Questionnaire is submitted to the Athletic Training Room. Failure to do so may jeopardize the athlete's health insurance coverage and participation. It is important to verify the plan covers intercollegiate sports-related injury or illness as well.

If the athlete currently maintains or will need an individual health insurance plan, what does the athlete need to do?

POSSIBLE INSURANCE PLANS FOR CWU ATHLETIC PARTICIPATION

Policies may vary in individual deductibles (\$0-\$5,000 with the higher the deductible the less expensive the monthly premium). Coverage must begin on or before the first date of practice and be in place for the entire year. Coverage must be comprehensive, cover intercollegiate injuries and provide benefit in Kittitas County, Washington. Not a limited accident, emergency or catastrophic health insurance plan providing low limits and/or marginal benefits. Athletes will **not** be allowed to participate until proof of primary insurance is on file with the CWU Athletic Department. Unfortunately, **CWU's Student Health** policy **excludes** coverage of intercollegiate related injuries and will not suffice as valid proof of coverage.

Below, are some carriers which offer individual policies in Washington State. We recommend that you carefully review each policy for benefits and exclusions.

Washington State Basic Health Plan - 1-800-826-2444. This is a state sponsored program designed to provide affordable health care coverage to lower-income Washington residents. However, the covered person must have an assigned primary provider preferably in Kittitas County. The application process can take a long time, so please allow plenty of time for processing. It will be important to plan ahead. Applications are available online at <http://www.basichealth.hca.wa.gov/>

Group Health Cooperative - 1-800-358-8815. Information can be obtained at: <http://www.ghc.org/>

Premera Blue Cross - 1-800-752-6663. Information can be found at: https://www.premera.com/stellent/groups/public/documents/xcpproject/wa_individual_plan.asp

Lifewise of Washington- 1-800-592-6804. Information can be found at: http://www.lifewisewa.com/members/indiv/m_default.asp

Asuris Northwest Health – 1-866-702-2708. Information can be found at: <http://www.asuris.com/needCoverage/individual/medical/#comp>

An excellent website to find out more about personal health plans is www.healthinsuranceindepth.com.

Most independent insurance agents can also offer quotes for medical coverage.

How does the CWU Athletics health insurance program work?

Coverage for the varsity athlete is provided in layers. At the core of the program is the athlete's own health insurance plan as required above, which is called the primary layer:

Primary Layer is the most important layer and must be maintained by the athlete, either by an employer group health insurance plan through the athlete's parent or guardian, or by an individual health insurance plan purchased by the athlete. See above -- *What does the varsity athlete need for eligibility?*

Secondary Layer is provided under CWU's Athletic Program Insurance underwritten by NACDA. Coverage applies to each athlete for injury directly incurred while actively trying out for, participating in, or traveling en route to or from, intercollegiate basketball, cheer squad, crew, cross country, football, golf, soccer, softball, track, or volleyball sponsored by CWU. NACDA will coordinate benefits with the athlete's Primary Layer Insurance Coverage and reimburse the athlete for services and supplies that are covered under the plan's benefits. Illnesses and Intramural sports are excluded. The maximum benefit is \$75,000 per athlete per school year. *As prerequisite for coverage under this plan, the athlete must have: 1) primary layer insurance coverage as described above; 2) pay all primary insurance coverage deductibles, co-insurance and uncovered medical expenses; and 3) incur at least the minimum secondary layer deductible in total medical expenses for a particular injury.*

Catastrophic Layer is provided by the NCAA Catastrophic Injury Insurance Program and provides coverage to athletes under the direct supervision of CWU Athletics in NCAA varsity intercollegiate athletics, including pre-competition and practice sessions. Illnesses are excluded. This program has a \$75,000 deductible and provides benefits in excess of any other valid and collectable insurance available to the athlete. Details are available at: <http://www1.ncaa.org/membership/insurance/inde>