



CENTRAL WASHINGTON UNIVERSITY

WILDCAT ATHLETIC TRAINING

Health Insurance Requirements for Intercollegiate Varsity Athletes

Every year, CWU Athletics requires the athlete and his/her parent or guardian to:

1. Complete and sign the Athletic Insurance Questionnaire
2. Sign the Insurance Notification form
3. Provide a photocopy of the front and back of the athlete's valid insurance I.D. card
4. Immediately report discontinued or any change to athlete's health insurance coverage that may arise during the year to CWU Athletic Training Staff

What does the athlete need for eligibility?

A medical or health insurance plan. CWU Athletics requires that all varsity athletes maintain a health insurance plan with hospital, professional and extended benefits.

The athlete MUST verify from the insurance company that the plan provides:

- Health insurance coverage in Kittitas and Yakima County, Washington State.
- Out of state and/or out of area coverage in the event the athlete is injured during an away game or practice in another state.
- Coverage for intercollegiate sports-related injury or illness.

Who normally supplies health insurance coverage for athletes?

Employer group health insurance plans - This coverage is normally provided for the athlete by the employer of the athlete's parent or guardian.

Individual health insurance plans – This coverage is arranged and purchased by the athlete. It is important for the athlete to select a health insurance plan that meets CWU Athletics requirements and the student athlete's needs.

CWU'S Student Health Plan does not cover intercollegiate sports-related injuries and is NOT acceptable.

State Medicaid insurance plans – Although Medicaid plans provides coverage within the plan's state, they rarely provide coverage in an outside state. Out-of-state Medicaid plans DO NOT meet CWU Athletics requirements.

Who is responsible for maintaining the athlete's health insurance coverage?

The athlete! The athlete is responsible for maintaining a health insurance plan that meets CWU Athletics' requirements for the duration of the athlete's participation in intercollegiate sports. The athlete must understand that it is the athlete's responsibility, and that of the parent and/or guardian, to immediately report to CWU athletic trainers any discontinued coverage or change in plans

Wildcat Athletic Training Room

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Possible Insurance Plans Available

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 cover intercollegiate injuries and provide benefit in Kittitas County and Washington. 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.

There are some local insurance agents that carry policies that may work for the student athlete. We would be happy to provide you with those names. Please contact the Head Athletic Trainer for a list of local agents.

Lifewise of Washington- 1-800-592-6804. Information can be found at:

<http://www.lifewisewa.com/visitors/product-info/about.asp>

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/healthplans/index.ihtml?repositd=/common/healthPlans/ifpplans.html>

Premera Blue Cross- 1-800-358-8815 Information can be found at:

https://www.premera.com/stellent/groups/public/documents/xcpproject/wa_individual_plan.as

NCAA Group Basic Accident Medical Program

Only covers injuries that occur during intercollegiate athletics. Please contact Kari Gage, Head Athletic Trainer for more information

Note: For coverage application must be submitted no later than the 5th day of the month to be effective on the 15th

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What happens when an athlete is injured?

Secondary Coverage:

1. Central Washington University Athletics injury and sickness plan provides secondary coverage for injuries and illnesses incurred during required, supervised participation in intercollegiate athletics. This policy does have exclusions and limitations of coverage. See athletic trainer for copy of the policy.
2. Student athletes are required to provide proof of primary insurance. A completed questionnaire identifying their insurance coverage including policy numbers must be in the possession of the athletic training staff before any athlete can participate in any athletic activity.
3. **It does not cover non-athletic related injuries, non-supervised conditioning or second opinion medical care.**
4. Coverage is provided secondary to the required primary coverage provided by the athlete or his/her parents' insurance policy.
5. CWU excess policy will ONLY covers expenses after a \$5,000 per injury deductible has been met. Policy limitations and inclusions do apply.
6. NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity. The policy has a \$75,000 deductible and is supplemental coverage in the event of a catastrophic injury. Contact the NCAA for policy and benefit information.
7. If any portion of the deductible is not satisfied by the primary insurance company this amount will be the responsibility of the student-athlete and/or parent/guardian.

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Processing Claims:

1. Athletes must immediately report any injury or illness to CWU Athletic Training Staff. They will then refer them for further evaluation if needed.
2. Upon seeing a physician, injured athletes will take a copy of their primary medical insurance form.
3. All bills will then be processed through the primary carrier (personal insurance).
4. Balance forwards (after the primary has paid and the \$5,000 deductible has been met) should be sent to CWU Athletic Dept. for processing provided that:
 - a. Itemized copies of all bills, including those under the deductible or those paid by in full by other insurance **Standard HCFA and UB-92 forms only.**
 - b. Primary insurance **Explanation of Benefits**
 - c. Operative report for all surgeries
 - d. Physician prescription is required with all billings requiring Physical Therapy.

CWU Athletic Department
Medical Insurance
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