



MISSOURI BAPTIST UNIVERSITY ATHLETIC TRAINING INSURANCE INFORMATION

Dear Parent(s)/Guardian(s) and Student-Athlete:

Missouri Baptist University (MBU) is happy to have your son and/or daughter as a participant in the MBU athletic program. The MBU Intercollegiate Athletic Department is concerned with the health of its student-athletes, and assigns the athletic training/sports medicine staff the responsibility of overseeing the health and well-being of our student-athletes. This includes the prevention, evaluation, treatment, and rehabilitation of injuries sustained during intercollegiate practices and events for MBU. It is our desire for your son and/or daughter to achieve academic, social, and athletic success at MBU.

Prior to participation in ANY MBU team sanctioned activity (such as a game, practice, conditioning, weightlifting, individual workouts, etc.) each student-athlete is required to undergo a physical examination with the school's designated team physician. The final decision on physical qualifications or reason for disqualification is the responsibility of the team physician in consultation with the head athletic trainer. The team physician and athletic training staff also make decisions throughout the year when a student-athlete may return to practice or competition after an injury.

When a student-athlete is injured, the athletic training staff or coach will make an initial assessment to determine if emergency first aid should be administered. Follow-up care and subsequent referral to other medical personnel will be determined by an athletic training staff member in conjunction with the team physician. When injuries occur we attempt to provide and help facilitate the best possible care for our student-athletes. Medical bills may be incurred when a student-athlete is referred to other medical professionals for further evaluation, imaging, and/or treatment for an injury sustained during a MBU sanctioned practice or competition. It is YOUR responsibility to: (1) Ensure insurance coverage remains current at all times, an injury suffered while primary insurance has lapsed will result in MBU's group accident medical plan not assisting in payment of the injury. (2) Ensure the primary health insurance plan retained by/for the student-athlete has provisions to cover intercollegiate sports injuries, denial of coverage because of this reason will result in MBU's group accident medical plan not assisting in payment of the injury. (3) Ensure the insurance plan retained by/for the student-athlete provides coverage besides the emergency room(ER) of a hospital (and if it does not to inform us), ER only coverage may result in complications in managing non-emergency related injuries, injuries requiring specialist referrals, etc. and is strongly not recommended. (4) Follow up with your insurance company to ensure maximum benefits when a medical referral is necessary, it is not the responsibility of the MBU Athletic Department to determine whether the providers we typically refer to are in-network or out-of-network for your insurance policy. (5) Pay all co-pay payments as required by your health insurance plan at time of service, these payments cannot be paid by the MBU Athletic Department or its group accident medical plan.

To help facilitate outside medical referrals for your son/daughter in the event of an injury or illness, your cooperation is needed to complete and return the enclosed medical history/insurance information forms. All the information on these forms is requested for a specific reason, and therefore it is imperative to complete all sections, including a signature by the policyholder of the primary health insurance plan which covers the student-athlete. If the student-athlete is the policyholder then their signature as policyholder is required. A copy of the front and back of their primary health insurance card is also required; prescription and dental insurance cards are not required but if the student-athlete is covered by these plans we strongly encourage you to provide front and back copies of these cards. The athletic training staff must have ALL of the aforementioned required information on file prior to a student-athlete's participation in ANY team activity. The emergency contact information must be completed as accurately as possible. Copies of all of these forms, along with the insurance card copies accompany our student-athletes at all team activities home and away. Therefore, an accurate, completed form is necessary for providing the quickest, most efficient, and proper medical care of your son and/or daughter in the event they suffer an injury, necessitate emergency medical attention, and/or for the subsequent insurance filing process.

One Firm Statement

The NCAA/NAIA/NJCAA discourages any college or university from providing coverage or paying the bills incurred for expenses related to illnesses or conditions not sustained as the direct result of an accident in our intercollegiate sports program. (This includes pre-existing conditions and non-athletic injuries, skin disorders, etc.) Therefore, MBU will not provide coverage or be responsible for expenses related to illnesses or conditions not sustained as a result of an acute accident during practice or competition.

Policy on Prescription Drugs

MBU athletics does not assist in payment for prescription drugs. We encourage, but do not require submission of a prescription drug card with your complete medical packet, to assist in the case of an emergency referral.

Policy on Dental

MBU athletics encourages, but does not require submission of dental insurance cards. This will enable a more expedient processing of dental injuries. Only acute care of a dental injury may be covered by MBU.

Insurance Coverage - Further Explanation

The athletic accident insurance policy retained by MBU provides excess coverage to the primary health insurance plan under which your son and/or daughter is covered. Claims for the MBU insurance plan may be filed for accidents a student-athlete suffers while participating in an official game/match or official team practice/strength and conditioning session. If an acute injury occurs during one of these events (home/away), it must be reported to the MBU athletic training staff before medical treatment is administered by a health professional or within 24 hours of injury in the case of an emergency. Failure to report the injury within this time period releases MBU and its insurance carrier from any expenses incurred related to the injury. Additionally, surgical considerations for an athletic injury will take into account whether St. Louis area surgeons take the primary health insurance plan of the student-athlete. If no local surgeons take the student-athlete's policy, MBU athletic training staff may require surgery to be performed in-network for the policy to guarantee coverage.

Claim Procedure

All medical bills for your son and/or daughter incurred while participating with their intercollegiate sports teams and deemed to be covered by the MBU Athletic Department's group accident medical plan will be sent directly to your son and/or daughter or to your home address. You will be notified if a situation would dictate this to be any different. In some cases, the athletic department may request a copy of a bill, but in no case will the athletic department be the primary place for medical bills to be sent. The following summarizes the billing process:

- A. Your son and/or daughter is seen by a medical provider and their primary health insurance card/plan will be billed. Upon receiving a claim from the provider the insurance company will do one of the following things:
 1. Honor the claim and pay all or a percent of the billed amount by the provider.
 2. Not honor the claim and send you a letter of denial. Two common reasons for denial and/or loss of coverage are: (1) Requirement of proof of full-time enrollment status of your son/daughter at MBU, and (2) Coverage for your son/daughter is dropped on or soon after they turn 22 (common with U.S. government group policies).
- B. If a balance remains after your primary health insurance plan has paid a percent of the billed amount by the provider, send a copy of the explanation of benefits form sent from your health insurance company, and a copy of the itemized bill sent to you from the medical provider to MBU's excess insurance plan. A letter will be mailed to you by MBU's excess policy following receipt of an insurance claim. Contact an athletic training staff member at MBU for this mailing information if you do not receive a letter. If you receive a letter of denial from your primary health insurance plan, then send the letter of denial and a copy of the itemized bill from the medical provider to the MBU excess insurance plan.

PLEASE NOTE: If there is any change to your primary health insurance throughout the school year, notify the athletic training staff immediately. If a student-athlete suffers an injury while not under coverage of a primary health insurance plan (due to a lapse in coverage for any reason) you are in violation of MBU's policies of participation and MBU will not provide financial benefit for this injury.

- C. In most cases the excess policy retained by MBU will promptly handle all claims sent to them by the athletic training staff. However, you or your son/daughter may be required to provide additional information to the insurance company in their effort to process your claim as quickly and thoroughly as possible. It is in your best interest to promptly return all paperwork to them as soon as possible since all the bills incurred are in your name and medical providers may not know you are waiting on another insurance plan to pay.

PLEASE NOTE: Policyholder and/or parent(s)/guardian(s) should retain this letter for future references

If your primary family health insurance coverage, which covers your son/daughter is through an **HMO, PPO, or POS** you must follow the proper procedures required by your plan in order for MBU's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorization to have your student-athlete treated if out of your plan's service area. It is **NOT** the responsibility of the MBU Athletics or Athletic Training departments to obtain pre-authorization. MBU Athletic Training is **NOT** responsible for nor will the staff advise or recommend a primary health insurance policy for a student-athlete to obtain.

Thank you in advance for completing and returning the enclosed forms. If you have any questions concerning the University's insurance policy or emergency contact information, please contact the athletic training office at Meredith Dill at (314) 392-2399, Jamie Herron at (314) 392-2281, or Matt Wallace at (314) 744-5380.

Sincerely,

Meredith Dill, MS, ATC
Head Athletic Trainer
Missouri Baptist University

Thomas Smith, Ed. D
Director of Athletics
Missouri Baptist University

Meredith Dill