

Emmanuel College Athletic Department
Medical Insurance Policy & Injury Reporting Procedures

Dear Parents and/or Student-Athletes,

Although we strive to prevent injuries from occurring while an athlete participates in athletic events, they do occur. To make sure our student-athletes receive proper treatment and medical care, please be familiar with these policies and procedures. The last page of this form and **all forms (including physician signed physical)** must be completed and signed and returned to the athletic trainer before the student-athlete can participate in athletics at Emmanuel College. **If the student-athlete has not yet turned 18, a parent's signature is required on this and all other paperwork. Physicals are also required to participate. Please check with your coach or check back on the website to get more information for physical dates.**

Insurance Policies

- Before participation in athletics can begin at Emmanuel College, we require student-athletes to have a primary insurance policy. This policy must cover athletic injuries that are a direct result of intercollegiate play. The student-health insurance purchased at registration **does not cover this**. Because of the restrictions of the policy, **any state-funded programs** (Medicaid, Medicare, PeachCare, etc.) **will not be accepted**. A policy is available to be purchased through the school for \$400 and can be added to the athlete's student account. This will be valid until August 1st of the next school year and cannot be prorated. It will only cover injuries to the student-athlete that are a direct result of supervised (coach must be present) athletic participation. Anyone who already has a policy also has the option to purchase this as a supplemental insurance. ***It is highly recommended for those who have policies that do not cover the student-athlete in the Athens area to purchase this plan to speed up the treatment process.*** Otherwise, the athlete will have to return home to receive treatment. ***It is the responsibility of the student-athlete and/or parent/guardian to know the coverage areas for their particular policy. Please also note that traveler's insurance will not be accepted and international students must purchase the policy provided by the school unless you can prove that there is a valid address in the United States where claims can be filed.***
- Many athletes will come to EC without an insurance card even though they are covered by a parent's policy or state-funded policy. Student-athletes **will not be allowed to participate without a valid copy of the front and back of their insurance card**. For those purchasing the new plan, a card will be provided and a copy must be then turned into the athletic trainer.
- Emmanuel College also provides an **excess** insurance plan for **injuries that are a result of supervised intercollegiate participation only**. Those injuries which occur during supervised (**coach must be present**) practice or contests, and while in transit from campus (in a campus vehicle) to another site while representing Emmanuel College will be covered by our secondary insurance. This coverage will begin when the student-athlete's primary insurance has been exhausted (i.e. primary insurance pays 80%). Also, Emmanuel College's excess policy will not cover any bills that have not first met the \$500 per injury deductible. All bills not meeting this deductible are the sole responsibility of the student-athlete, their parent(s)/guardian(s), and/or their primary insurance carrier.
- A claim form for our secondary/excess insurance will be provided to the student-athlete when an injury occurs. This form **must** accompany the student-athlete to the provider to notify them of a secondary/excess insurance policy. A copayment or coinsurance may be required by your primary insurance company at the time of service. Save all receipts to file them with Emmanuel's excess/secondary insurance. If all future bills satisfy Emmanuel College's deductible, there may be a reimbursement.
- If the primary coverage is an HMO, POS or PPO, you must follow the proper procedures required by your plan in order for the college's insurance to pay for the excess amount. All HMO policies will require referrals from the student-athlete's primary care physician (PCP) before seeing our doctors. Therefore, it is highly recommended to choose a PCP in the Athens area so that treatment is not delayed. If a claim is denied due to improperly following procedures, Emmanuel College and its secondary insurance provider will not be responsible. Therefore, bills will remain the responsibility of the student-athlete or parent/guardian. If you are interested in changing your PCP, please contact the head athletic trainer at the number below.
- If an insurance policy is cancelled due to age, being less than full-time or for any other reason, it is the responsibility of the parents/guardians and/or student-athlete to notify the athletic trainer as soon as possible. A new policy must be purchased before the athlete may continue participation. It is your responsibility to know when a policy will be cancelled. Any bills incurred due to a cancellation in a policy will be the sole responsibility of the student-athlete and/or parent guardian.

- All bills will be sent directly to your address so please make sure a valid address is provided. When you receive bills, please make sure the provider has all necessary information to properly process the claims (primary and secondary insurance information). Please also provide the doctors and Emmanuel College personnel with changes in your address.
- Medical services must first be received or occur within 180 days of the accident. All medical expenses including dental injuries are payable for two years from the date of the initial injury / accident. **Any treatment or services received after these time periods will not be covered.**

Injury Reporting Procedures

- All injuries should be reported to the appropriate coaches **and** head athletic trainer as soon as possible. The athletic trainer will evaluate the injury to determine what care is needed and if a physician referral is necessary.
- All physician & dental referrals must be made through the Head Athletic Trainer, unless it is a life- or limb-threatening condition. **Those referrals made without prior approval of the Head Athletic Trainer (with the exceptions of emergencies) will not be covered by the secondary insurance.** If an athlete prefers a particular physician or dentist, arrangements must still be made with the Head Athletic Trainer **before** care is rendered. Otherwise, Emmanuel College and its secondary insurance provider will not be responsible for incurred bills.
- If an appointment is made with a physician, that appointment must be kept or cancelled in advance. A physician has the right to charge a student-athlete for a missed appointment that has not been previously cancelled.
- If prescriptions are written for your injury, you must first receive written approval from the Head Athletic Trainer before filling those prescriptions. Otherwise, Emmanuel College and its secondary athletic insurance will not be held responsible for the bills.

Return to Play Following Injury/Sickness

- The Head Athletic Trainer will consult with the coach and athlete and determine an athlete’s ability to return to play after an injury. **An athlete returning to play without the approval of the Head Athletic Trainer will be playing at his/her own risk.** Not following these procedures may result in forfeiture of insurance coverage.
- Once you sustain an injury or sickness requiring a physician’s care, you may not return to play until a letter of clearance has been signed by the physician and then given to the Head Athletic Trainer. Not following these procedures may result in forfeiture of insurance coverage.

Equipment Usage

If an athlete does not return equipment used for an injury, or returns it in worse condition than when issued, a charge will be added to his/her student account. Prices will be based on the current catalog to replace the damaged/lost equipment.

Please do not hesitate to contact me if you have any questions or concerns, and I will help you as best as possible. I look forward to working with you and seeing our athletes excel at Emmanuel College.

In His Loving Arms,
Shalimar S. Crowe, MS, ATC, LAT
Head Athletic Trainer

PO Box 129
Franklin Springs, GA 30639
706-245-2869 (office)
706-245-2886 (fax)

Please complete and sign the following section and return this page to the head athletic trainer. An incomplete or missing form will result in delay of participation.

<p>I/We hereby assume full responsibility for all charges related to professional services rendered by the health care facility referred by the Emmanuel College Athletic Training Department. I/We have read, understand, and will comply with the Emmanuel College Supplemental Athletic Insurance Policy.</p>	
Student Athlete’s name (print): _____	
Student Athlete’s signature: _____	Date: _____
Parent’s signature: _____	Date: _____
<p>(Required if the athlete is under 18 and/or on parent’s insurance policy)</p>	