

Northern Kentucky University Athletic Insurance Policy

All student-athletes must provide proof of medical insurance that includes coverage of injuries occurring during participation in intercollegiate athletics, PRIOR to practice and/or participation and prior to attaining a physical.

Athletic accident insurance is provided by Northern Kentucky University for the benefit of our student-athletes. This coverage is offered on an "excess" basis only. Under the terms of the policy, this coverage is considered to be secondary or in addition to all other valid and collectible medical insurance policies. Most notable would be parental insurance coverage through your place of employment under which the student-athlete is covered as an eligible dependent. In the event there is no medical insurance coverage, our provider has offered a primary coverage plan, at a reasonable cost. If you need an application to purchase insurance for your son/daughter, contact the Sports Medicine Office at 859.572.5118.

The NCAA does not permit us or any college or university to provide coverage or pay the bills incurred for expenses related to illness or conditions which are not sustained as the direct result of an athletic accident in our intercollegiate athletic program.

If your primary medical insurance is a HMO or PPO and your son or daughter will be out of your coverage plan it is recommended to see if your company offers a rider for out-of-area coverage. This addition to your policy will insure the best possible medical care for your son or daughter. If your son or daughter lives on or near NKU's campus, it may also be more practical to switch to a primary physician located near campus. Due to new regulations outlined in the Health Insurance Portability and Accountability Act (HIPAA), if your primary medical insurance requires a referral from a primary care physician (PCP) to see a specialist, it is your responsibility to have a referral sent to any specialist (such as NKU team physicians) your child is required to see as a result of athletic participation.

All medical bills for your son/daughter incur as a result of an injury in the intercollegiate athletic program will be sent directly to your son/daughter or to your home address. In some cases, the athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the incurred bills to be sent. Upon receiving bills with expenses covered under this policy, the bill should be sent (or delivered) to:

Noriko Masamoto, MS, ATC,  
218 AHC, Nunn Drive  
Highland Heights, KY 41099.

**DO NOT** send payment for balance due to the vendor. We are unable to reimburse individuals for payments made to vendors on expenses otherwise covered by this policy. Additionally, under **NO CIRCUMSTANCES** may bills be sent directly to our secondary insurance policy carrier by anyone other than NKU's athletic insurance coordinator.

Northern Kentucky University's athletic insurance policy will NOT pay toward any of the following expenses:

1. Pre-existing injuries or conditions, or aggravation due to athletic participation are not covered benefits.
2. Off-season injuries, injuries incurred during the season that are not directly related to varsity competition or supervised practices (for example, injuries in P.E. classes, intramural sports, recreational activities, etc.), are not covered in accordance with NCAA regulations
3. Refusal to pay by primary insurance due to an exemption for intercollegiate athletics participation
4. Refusal to pay by primary insurance due to lack of proper referral paperwork
5. Primary insurance deductibles over \$250.00
6. Primary insurance co-pays for office visits – All co-pays should be made at the time of the initial office visit.
7. Prescription medicines
8. Expenses not directly related to restoring pre-injury status
9. Late fees or similar charges incurred\*
10. Bills over one year old

I have read and understand the NKU Athletic Insurance Policy and agree to abide by the terms contained herein.

Initial (Parent) \_\_\_\_\_

Initial (Student) \_\_\_\_\_

Student-Athlete Name (Print) \_\_\_\_\_

**Northern Kentucky University Athletic Insurance Policy - Continued**

\*Processing of claims by our athletic insurance carrier can take up to 3 weeks from the time your bill is submitted to the Sports Medicine department. In order to avoid late fees from medical providers, all bills must be received in the Sports Medicine office no later than 2 weeks after the posted date of the original bill. Parents or athletes will be responsible for any late fees incurred when the original bill was not received in the Sports Medicine office within this time period. Other similar charges that will not be covered include, but are not limited to, late fees incurred from the failure of the parent to provide additional information requested by Northern Kentucky University's athletic insurance carrier.

In order to provide the best possible sports medicine care while controlling medical costs, if medical care and related procedures are necessary for NKU student-athletes, our team physicians and Sports Medicine Staff will perform them. NKU will not be financially responsible for care provided by medical practitioners outside of our established network. In the event a student-athlete needs specialized medical care outside of the scope of our established medical team, referral to an appropriate specialist must be made by an authorized member of the Sports Medicine staff.

Parents and student-athletes are permitted at any time to utilize physicians or other healthcare professionals other than those associated with NKU Sports Medicine. However, it is extremely important to note that NKU Athletics will NOT be financially responsible for any expenses incurred. The Sports Medicine staff does ask that the athlete first talk to a NKU Certified Athletic Trainer (ATC) prior to going to another physician. If rehabilitation is needed, the athlete must have had prior authorization by an NKU ATC for rehab to be conducted in the NKU Athletic Training Room. Rehabilitation services will not be provided by NKU Certified Athletic Trainers for cases in which the student-athlete chooses to use a physician or other healthcare practitioner outside of NKU's established medical network without prior knowledge by an NKU ATC. In such cases, it is the responsibility of the student-athlete to arrange for proper care through the supervising physician or medical personnel. Further, in these cases, the athlete will not be cleared for return to athletic practice or competition until officially released in writing by the supervising physician. Illnesses and injuries with previous histories of injury are not covered unless we have medical documentation to illustrate complete rehabilitation has occurred. Conditions existing prior to athletic participation are not covered under this policy.

Parent's Signature \_\_\_\_\_ Date \_\_\_\_\_

Parent's Signature \_\_\_\_\_ Date \_\_\_\_\_

Student's Signature \_\_\_\_\_ Date \_\_\_\_\_

Student's Name (please print) \_\_\_\_\_