

## **Policies and Procedures for Insurance, Medical Care, and Payment of Medical Expenses**

1. **ALL** student-athletes must have personal health insurance to participate in intercollegiate athletics. The health insurance offered to all students through the University does not qualify due to the fact that it does not cover injuries from participation in intercollegiate athletics.
2. All student-athletes' personal health insurance will be used as the first or primary insurance coverage for approved medical expenses. The University will pay secondarily any balances left after the primary insurance pays, **excluding deductibles, co-pays, and co-insurance payments.**
3. If a student-athlete's personal health insurance is dropped or not in effect at the time of service, all medical bills will be the sole responsibility of the student-athlete and family. **The University will not be responsible for any bills that are not paid by the family's insurance in the event the insurance has been cancelled or is not in effect.**
4. The University is responsible only for injuries or illnesses occurring as a direct result of participation in conditioning, practices, and contests at UTC. Pre-existing injuries will not be the responsibility of UTC.
5. All injuries will be referred to the team physicians or those they designate. Any second opinions will be solely the expense of the student-athlete. Also, if a student-athlete chooses to go to another physician other than the ones associated with the University, all incurred expenses will be the responsibility of the student-athlete.
6. The University will not cover any medical or dental expenses that occur outside of athletic participation.
7. The University is responsible for only those students who are official members of the intercollegiate athletics program.
8. Medical expenses recorded after the team physician has released the student-athlete will not be the responsibility of the University.
9. All medical and dental expenses from an athletic related injury must have prior approval including a written authorization slip from the athletic trainer.

Our medical insurance policy is secondary to your insurance benefits. This means that any medical bills incurred by your son/daughter must be filed with your insurance. After they have paid all available benefits, our insurance will be responsible for all remaining charges after you have met your deductible for the cal-

### **PLEASE NOTE:**

1. Most employers' group insurance allows dependant coverage to be continued until age 25 if the dependant is a full-time student. **DO NOT** drop dependant coverage while your son/daughter is participating in intercollegiate athletics.
2. Claims against your group insurance plan **DO NOT** increase your individual insurance premiums.
3. If your insurance information changes, **YOU MUST** contact us as soon as possible with the new information. **Failure to do so will result in all claims being the responsibility of the student-athlete and their family.**
4. If you are living outside Chattanooga and your insurance company requires a referral, you must contact your insurance company and ask for your son/daughter to be allowed to be seen in Chattanooga, TN. You should ask for "Away from Home Care." Listed below are our team physicians. Please make sure your insurance company will cover your son/daughter to see the following physicians:

**Dr. Thomas Brown**

Team Orthopedist

**Dr. Dave Jenkinson**

Primary Care Team Physician

**Dr. Frank Trundle, Jr.**

Team Dentist

**University of Tennessee, College of Medicine**

Family Practice Center

**Your cooperation in this matter is greatly appreciated. Please feel free to contact our athletic training staff or athletic insurance coordinator if you have any questions or need assistance of any kind.**

**Commonly asked questions regarding athletic injury benefit coverage.**

**Do I need to update my insurance information with the Department of Athletics yearly and provide a copy of the front and back of my current insurance cards?**

Yes. UTC requires that all students carry useable insurance. Athletics related injuries will be filed with your student-athlete's primary insurance first. UTC Department of Athletics Third Party Administrator will not consider payment of a claim without the primary insurance acting on the claim first. We need an annual confirmation of the insured status of each student-athlete before they can be cleared for participation.

**What expenses will be paid by the Department of Athletics?**

The UTC Third Party Administration will make payment directly to the health care provider. You should only make personal payments to a health care provider for treatment of an athletic injury when you have personally received a benefit check from your insurance company. Forward this benefit check from your insurance provider. This amount will remain as your responsibility and will be deducted from the amount owed by UTC.

**What should I do if I receive the bill for medical services related to an athletic injury?**

Forward the bill immediately to the Athletic Department Insurance Coordinator. We will either consider payment or request the health care provider file a claim with your insurance company. In this way, you do not have to complete any paperwork.

**How will I know whether my insurance company made payment?**

When your insurance company has made a decision regarding the bill, you will receive an Explanation of Benefits (EOB) form.

**What should I do with the EOB I receive?**

**If charges are related to an athletic injury, we ask that you forward a copy of the EOB to us.** UTC third party Administrator will make payments on any balance due to the health care provider.



Student-Athlete Medical Insurance  
Policies and procedures  
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Our goal in the athletic training department is to do all we can to prevent your son/daughter from suffering an injury during their time as an athlete. Unfortunately, injuries do occur in college athletics. In order to help us provide your son/daughter with proper medical care, we need your cooperation in filling out the attached insurance information form and returning it in the postage paid envelope.

The form must be *updated each year* to ensure we have all the correct information. **ALL STUDENT-ATHLETES MUST HAVE PERSONAL HEALTH INSURANCE TO PARTICIPATE IN INTERCOLLEGIATE ATHLETICS AT THE UNIVERSITY OF TENNESSEE AT CHATTANOOGA.**

If a student-athlete does not have personal health insurance, they will not be allowed to participate. Scholarship student-athletes who qualify may be able to purchase personal health insurance through the Needy Student Fund. However, need is based on financial history and availability, so if there is warranted need, please contact us as soon as possible. Otherwise, the purchase of personal health insurance will be the responsibility of the student-athlete and/or his family. It is important to note that the health insurance that students can purchase through the University does not cover participation in intercollegiate athletics. If your son or daughter does not have insurance covering them as a student-athlete in Chattanooga, please contact us directly and we can refer you to a company that will cover your son or daughter.

Please return the form as soon as possible. **WE WILL NOT ALLOW ANY ATHLETE TO PARTICIPATE UNTIL WE HAVE THIS INFORMATION ON FILE.** Thank you for your cooperation in this matter.

If your student-athlete is covered under the UTC student Health insurance, please indicate such in the primary insurance column.

**If applicable, list your group health insurance in the secondary insurance column.**

If both parents/guardians have coverage, primary insurance is usually that of the parent/guardian whose birth date occurs first during the calendar year (not the oldest). It is imperative you inform us about all insurance coverage you have on your student-athlete.

Be sure to fill out the form completely and, if your insurance plan requires a Primary Care Physician (PCP) be notified, fill that information in on the form. We also would like the information regarding your dental, vision, and pharmacy insurance coverage for your UTC student-athlete.

**Sign and return the enclosed form prior to your student-athlete's first date of participation in athletics at the University of Tennessee at Chattanooga**

**Who should I call with questions or concerns?**

**McKenzie Arena Athletic Training Room:**

**(423)425-4275**

**A Final Word.....***We are very grateful for your cooperation in this important matter and we welcome your comments and concerns. Please rest assured that as long as your student-athlete is participating in varsity athletics at the University of Tennessee Chattanooga, our medical staff and athletic trainers will see to it that only the finest medical care is provided. Likewise, we are anxious to be of help to you in making sure the often-complicated procedures related to medical billing and insurance are never a burden to you.*

**Expenses not Covered By UTC Athletics**

1. Contacts—UTC does not pay for contacts, glasses, and optometry appointments
2. Pharmacy Prescriptions—UTC does not pay for prescriptions which are not a direct result of injury/illness from athletic participation, and all direct involvement prescriptions must be filled with your primary insurance before UTC can pay on the secondary balance.
3. Unsound tooth dental work—UTC will not pay for dental work in which the tooth has previously been damaged (crowns, bridges, root canals, fillings). Please check to make sure that dental insurance is a part of medical coverage
4. Out-of-season illnesses—UTC will not pay for medical bills outside of the sports' in-season time frame.

**Expenses not covered by UTC's Secondary Insurance**

1. Blood, blood plasma, or blood storage, except expenses by a hospital for processing.
2. Cosmetic surgery, except reconstructive surgery needed as the result of an injury
3. Any elective treatment, surgery, health treatment or examination
4. Eyeglasses, contact lenses, hearing aids, wheelchairs, braces, or appliances
5. Treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay
6. Services or treatment provided by persons who do not normally charge for their services, unless there is legal obligation to pay
7. Rest cures or custodial care.
8. Repair or replacement of existing dentures, partial dentures, braces, or bridgework.
9. Personal services such as television, telephone, or transportation.
10. Orthopedic appliances used to mainly protect an injury so that a covered person can take part in intercollegiate sports.
11. Expenses payable by any automobile insurance policy without regard to fault.
12. Services or treatment provided by an infirmary operated by the policyholder.
13. Treatment of injuries that result over a period of time (ie. blisters, tennis elbow, etc.) and that are a normal foreseeable result of participation in the covered activity.
14. Any loss covered by any workers' compensation, employer's liability or occupational disease law.
15. Treatment or service provided by a private duty nurse.
16. Replacement of artificial limbs, eyes, or larynx.
17. Hernia of any kind.