

Dear Student-Athletes and Parents/Guardians:

This letter is to inform you of Lake Erie College Athletic Department's policies and procedures regarding insurance coverage and claims. NCAA rules prohibit us from providing coverage or paying bills incurred for expenses related to illnesses or conditions that are *not* a direct result of participation in our intercollegiate sports program. (This includes pre-existing conditions and non-athletic injuries.) Every student-athlete at Lake Erie College must carry health insurance. Lake Erie College Athletic Department has acquired insurance for the student-athlete's protection in the event of an injury during supervised practice or competition. The athletic insurance is *secondary coverage* (defined below) and is subject to the following limitations:

1. Only injuries sustained in a competition or supervised practice will be covered.
2. Medical expenses will only be covered if the team physician or the certified athletic trainer refers the student-athlete. Non-referred visits or expenses will not be covered by this policy and as such, will be considered the student-athlete's responsibility.
3. If you are a member of a HMO (Health Maintenance Organization) or a PPO (Preferred Provider Organization), you must use an authorized vendor from your list. If you choose not to use the authorized medical vendors of the plan, be aware that our coverage will not be able to pay the bills incurred that would have been honored had you used the proper medical vendors. It is necessary to insure that the student-athlete receives the proper medical attention in a timely manner, however if the primary/family coverage is through a HMO or PPO, you must follow the proper procedures required by your plan in order for the university's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorizations in order to have the insured person treated.
4. During the course of the school year, should the student-athlete's health insurance coverage change, the sports medicine staff must be notified *immediately*. Failure to do so will terminate the university's financial responsibility toward any medical expenses incurred.
5. Lake Erie College Athletic Department's secondary coverage is provided for expenses incurred in excess of your primary insurance coverage. *Secondary coverage means that claims must be filed with the primary/family insurance before this coverage comes into effect.* This supplemental coverage is designed to pick up any remaining balance not covered by the primary insurance. The bills incurred will be in the student-athlete's name and must be submitted to the primary/family insurance first. All claims must be submitted within 104 weeks from the date of injury; therefore, it is imperative that athletes report injuries immediately to the sports medicine staff.

In the event that the student-athlete is injured during a game or supervised practice, the following insurance claims process will occur:

1. The student-athlete's primary insurance information will be given to the medical provider at the time of treatment. It is the student-athlete's responsibility to provide this information. The provider will directly bill the primary insurance company.
2. Your primary insurance company will do one of the following:
 - a. Honor the claim by paying the entire bill or a portion of the bill.
 - b. Not honor the claim and send you an EOB or letter explaining the denial.
3. If any or all parts of the bills incurred are not paid by the student-athlete's primary insurance company, the following must occur:
 - a. You need to forward ALL bills and ALL EOBs to the sports medicine staff.
 - b. The student-athlete needs to complete several forms with the sports medicine staff.
 - c. Once ALL documents and forms are on file, the sports medicine staff will submit everything to the athletic department's insurance carrier for processing. If the insurance company needs any additional information, please cooperate with them in processing your claim.

4. It must be stressed to you that your primary insurance must either pay or decline to pay before the athletic department's insurance will act on any bills. You must provide us with the EOBs from your insurance company showing that all bills have been submitted and processed. It is also important for you to send us any bills with a remaining balance due.

Lastly, please review your insurance policy regarding "*out of state and/or out of area coverage*" prior to the student-athlete's arrival at Lake Erie College. Many standard insurance plans (especially HMOs) do not provide adequate coverage for student-athletes requiring non-emergency medical attention while attending college out of state. In order to provide the best treatment and to minimize problems (such as denial of treatment or payment), it may be beneficial for you to explore the possibility of modifying your current plan or purchasing Lake Erie College's Student Insurance Plan Coverage to ensure the student-athlete will be fully covered while away from home.

Please understand that insurance processing can often take extended periods of time to complete. It is very important that you take a proactive role in following these policies and procedures to ensure that the insurance claims process proceeds smoothly. Furthermore, it is in your best interest to have the claim settled promptly since all bills will be in the student-athlete's name and *will* affect credit scores if left unhandled.

All student-athletes will be required to sign an Insurance Consent Form prior to participating in Lake Erie College's Varsity Athletics stating he/she has read and agrees to follow Lake Erie College's Insurance Policies and Procedures as stated above.

Should you have any questions concerning this matter, please feel free to contact the athletic training staff at 440-375-7485.

Thank you for your cooperation and immediate attention in this matter.