

# OHIO DOMINICAN UNIVERSITY

## SPORTS MEDICINE

TO: All Ohio Dominican University Student-Athletes and Parents  
RE: 2009-2010 Intercollegiate Athletic Insurance Coverage and Physical Information  
DATE: March 4, 2009

Greetings from Columbus, Ohio! We hope you are having an enjoyable summer and are looking forward to another exciting year of Athletics and Academics at Ohio Dominican University. The purpose of this memo is to inform you of:

- I. Sports Medicine Staff.
- II. Pre-participation Physical Exam Procedure
- II. The Athletics Insurance Program.
- III. The procedure for processing claims.
- IV. Reference phone numbers for directing any questions you may have.
- V. Ohio Dominican New Athlete Physical Exam Form. (**New Athletes Only**)
- VI. Emergency Medical Form. (**All athletes must complete yearly**)

**\*\* PLEASE READ ALL SECTIONS FULLY AND CAREFULLY!**

### **I. SPORTS MEDICINE STAFF**

The Ohio Dominican University Sports Medicine Staff is comprised of two full-time and one part-time N.A.T.A. Certified Athletic Trainer and one Team Physician whose specialties include Orthopedics. Our staff has extensive background and experience in the field of Sports Medicine to meet the daily needs and treatment of our student athletes.

### **II. PRE-PARTICIPATION PHYSICAL EXAM PROCEDURES**

All new student athletes (**any incoming freshman or transfer student**) will be required to obtain a pre-participation physical exam from their family doctor or primary care physician. This physical is not the same as immunization records that you must turn into the school nurse. This physical exam should be completed on an Ohio Dominican University physical exam form which is found in this packet. **Only new athletes are required to submit the Pre-Participation Exam form.** Once this exam has been completed and sent to the ODU sports medicine staff, it will be reviewed by both the athletic training staff and our team physician. The ODU team physician will make the final decision on clearance to participate in athletics, as well as all return to play decisions after an injury occurs.

### **III. ATHLETICS INSURANCE PROGRAM**

All students attending Ohio Dominican University should have health insurance. Typically, this is provided by either a parent or legal guardian. If the student is unable to show proof of insurance, he/she should purchase health insurance. This health insurance, whether provided by a parent, legal guardian, or purchased by the student-athlete, is called the student-athlete's PRIMARY INSURANCE.

All individuals cleared by the sports medicine department for participation in Intercollegiate Athletics at Ohio Dominican University are then also covered by a SECONDARY/EXCESS INSURANCE provided by the Athletics Department. All claims are administered through K & K. INSURANCE. This program is only to *assist* in covering expenses incurred and only pays dollar amounts not covered by the student athlete's PRIMARY INSURANCE. Also, this "secondary/excess" plan only covers injuries that are incurred while the student-athlete is engaged in a supervised practice and/or competition of his/her sport. Furthermore, this Intercollegiate Athletics Insurance program covers only injuries or accidents due to sports participation; it **does not cover illness or sickness**. **The secondary insurance policy has a \$500 deductible per claim.** This deductible can be met by Primary Insurance Payments or Out-of-Pocket expenses, or a combination of both. If the athlete does not have Primary Insurance, then the deductible is met through out of pocket expenses. There is a \$25,000 maximum on each claim.

This program requires an active role by the student-athlete and his/her parents. In order to utilize this SECONDARY/EXCESS plan, the student-athlete must first report any and all injuries to the Athletic Training Staff immediately and without delay. If further medical attention is warranted, the student-athlete will be referred by a Certified Athletic Trainer to a physician for evaluation. In order to access this SECONDARY/EXCESS PLAN, the student-athlete and/or parents must then file a claim with the student-athlete's PRIMARY INSURANCE when medical expenses are incurred. Primary insurance companies typically respond to these claims with an Explanation of Benefits (EOB). This EOB will indicate what charges will and will not be covered by the primary insurance company. A copy of this EOB and all itemized bills must then be sent to the Sports Medicine Department at Ohio Dominican University. Once the SECONDARY/EXCESS insurance company has received all this information, it will pay the remainder of all bills ON A FULL EXCESS BASIS.

In order to maximize the benefits under the Athletic Insurance Plan, we ask that you acquaint yourselves with the rules and regulations pertaining to the filing of claims under your personal health care plans. Failure to comply with these basic requirements may jeopardize the settlement of your claim under both programs.

Please be sure your son/daughter has correct, up-to-date insurance information with them. We recommend that each student-athlete carry their own insurance card or a copy of the parent's card. If the student-athlete's PRIMARY INSURANCE coverage changes during the school year, please inform the Athletic Training Staff of the change as soon as the change occurs. Failure to do so may negate coverage, and make the student-athlete and/or parents responsible for any expenses incurred.

### **III. INJURY CARE AND CLAIMS PROCEDURE**

When a student-athlete (SA) sustains an injury in a supervised practice or competition, it is mandatory the SA contact a Certified Athletic Trainer (ATC) in the Sports Medicine Department immediately to document the injury. An ATC will treat and evaluate the student-athlete's condition and determine if additional medical care is needed. If treatment or evaluation beyond the scope of the ATC's limitations is necessary, the ATC and the student-athlete will complete an injury report and a SECONDARY INSURANCE claim form before a referral is made.

All bills generated for the treatment of the injury are the financial responsibility of the student-athlete and/or parents. The Athletic Insurance Program is a **SECONDARY/EXCESS PLAN**, meaning that the plan will provide benefits for eligible expenses not covered by any other source of coverage up to the benefits stated within the plan.

It is the responsibility of the SA and his/her parents to submit all bills to their PRIMARY INSURANCE Company first. In a majority of the instances, bills are sent directly to the PRIMARY INSURANCE program by the outside medical provider, whether it's an orthopedist, dentist, or general practitioner. When a balance remains after payment by the primary insurance company has been made, you would then submit all Explanation of Benefits (EOB's) from your primary insurance company(s), and copies of all itemized medical bills for treatment rendered to The Sports Medicine Department at Ohio Dominican University. Also, be sure to keep a copy of all bills and EOB's for your records.

Once the paperwork is received by the Sports Medicine Department at Ohio Dominican University, with all the correct statements (EOB's and itemized bills), it will be sent to K & K Insurance, and the claims will be processed up to the plan limits.

For ALL medical plans you must file a claim for obtaining benefits, or the school excess program will not be able to consider your bills.

Our team physician is Dr. Michael Cannone, DO, through OrthoNeuro. Because so many of our athletes are not from the Columbus area and with limitations among insurance companies, I advise that you check your insurance policy to see if Dr. Cannone is a network provider through your primary insurance. If he is not, the secondary insurance will then act as the primary, but the deductible and maximum will apply as described above. If you do not want your son/daughter to be seen by an out of network provider, please advise your child in advance of reporting to school, so that they can notify the athletic training staff prior to making any referrals.

## INFORMATION SHEET

### CLAIMS ADMINISTRATOR:

**K & K Insurance**  
1712 Magnavox Way  
PO Box 2338  
Fort Wayne, IN 46801-2338

800-237-2917 Phone  
219-459-5910 Fax

### OHIO DOMINICAN UNIVERSITY SPORTS MEDICINE

Head Athletic Trainer	Jamison L. French, ATC, LMT, PES
Assistant Athletic Trainer	JR Bonham, ATC, PES
Assistant Athletic Trainer	Nicole Cochran, ATC
Address	Ohio Dominican University 1216 Sunbury Road Columbus, OH 43219-2099
Phone	614-253-4864 (Sports and Rec Center) 614-251-4677 (Alumni Hall)
Email	frenchj@ohiodominican.edu

### OUTLINE OF PROCEDURE

- I. Student-Athlete (SA) injured;
  - A. SA reports injury to a Certified Athletic Trainer (ATC).
  - B. Paperwork completed by both the SA and ATC.
  
- II. Additional medical assistance is required;
  - A. Procedures and policies of your insurance plan must be followed.
  - B. Medical bills are generated (office visit, surgery, x-rays, etc....).
  
- III. Paperwork Procedure;
  - A. Send all documentation (bills, your insurance claim form, etc...) to your primary insurance company.
  - B. Receive Explanation of Benefits (EOB's) from your primary insurance company.
  - C. Send a copy of all EOB's and bills to Sports Medicine Department at Ohio Dominican University

The Sports Medicine Staff is available to answer any questions you may have pertaining to this procedure. Please retain these pages for your records. You will need to refer to them in the event that the student-athlete sustains an injury that requires medical attention outside of the Athletic Training Room.

### IMPORTANT

Please complete the following pages and return these forms to the Athletic Training Department prior to Friday, July 24th 2009.

**Any student, who has incomplete or missing paperwork, will not be allowed to begin practice until his/her paperwork is completed.**

If you have any questions, feel free to call me.  
Thank you.  
Jamison L. French, ATC