CREIGHTON UNIVERSITY
DEPARTMENT OF ATHLETICS

POLICIES AND PROCEDURES REGARDING MEDICAL EXPENSES
(Policies highlighted in gray are new for 2005-06)

I. Introduction

The Creighton University Department of Athletics cares deeply about the health and welfare of its student-athletes. The delivery of health care to these student-athletes is the primary responsibility of the Department of Athletic Training and the associated Team Physicians.

Following is an explanation of the policies of the Creighton University Department of Athletics regarding medical expenses. **IT IS ASSUMED BY THIS DEPARTMENT THAT, BY SIGNING THE INSURANCE INFORMATION FORM INCLUDED IN THE MEDICAL INFORMATION PACKET AND RETURNING IT TO THE CREIGHTON UNIVERSITY ATHLETIC MEDICINE DEPARTMENT, THE INSURANCE POLICYHOLDER HAS READ AND AGREES TO THE PROVISIONS OF THIS POLICY.**

II. Primary Insurance Coverage

A. All student-athletes MUST be covered by a health insurance policy that covers athletic injuries.
B. Students who are not covered by their own or their parents' insurance will be AUTOMATICALLY enrolled in the Creighton University Student Health Center plan at their expense. This is a university policy.
C. If there is a change in primary insurance coverage, please notify the Athletic Training Department.
D. **If the student-athlete is covered by an HMO based outside of the Omaha area, it is advisable to enroll them in the Creighton University Student Health Insurance plan or another policy. Otherwise, they may be required to return home, at their own expense, for medical care in order to be covered by the HMO.**
E. **If there is a lapse in insurance coverage, the student-athlete will be totally responsible for any medical bills.**
F. **CREIGHTON UNIVERSITY ATHLETICS WILL NOT PAY PERSONAL HEALTH INSURANCE DEDUCTIBLES IN EXCESS OF $500.**

III. Secondary Coverage and Provisions

The Creighton University Department of Athletics carries a secondary (excess) medical insurance policy for student-athletes. This policy will only pay benefits for medical expenses relating to traumatic injuries that are in excess of the coverage of the student-athlete's primary health insurance. All outside medical expenses, including physical therapy charges, must therefore be sent to the primary health insurance company for payment before this secondary policy, or Creighton University Athletics can be engaged.

This policy covers ONLY those injuries that occur during AUTHORIZED specific sport practice sessions and competitions during the sport season as defined by the Director of Athletics. This means that the respective sport's supervising coach(s) must be either present or responsible for activities being performed; or mandated by the Director of Athletics.

This policy **DOES NOT COVER** the following:

A. Injuries which are not a direct result of athletic activity.
B. Pre-existing conditions identified by the student-athlete at the time of their pre-participation physical examination.
C. Injuries not reported by the student-athlete at the time of their pre-participation physical exam.
D. Chronic conditions.

E. Injuries occurring outside of an organized team or individual event which are not supervised and/or mandated by a coach as stated above. **This includes injuries sustained during summer workouts.**
F. Injuries which are not reported within 48 hours.
G. Illnesses.
H. Any injury occurring outside the respective traditional sport season or off-season practice/conditioning session, as allowable by the NCAA. The Creighton University Athletic Department reserves the right to define these periods.
I. Any surgical procedures or follow-up care that occurs or continues after a period of one calendar year from the initial date of injury or subsequent surgery. As a courtesy, medical bills for any procedures dated later than one year from the injury or surgery date will be filed with the secondary insurance company up to the date that this coverage expires as defined by the policy. Any outstanding balance remaining after this policy has made payment will be the financial responsibility of the student-athlete or the parent/guardian.

IV. Athletic Department Third Party Provisions

After the secondary insurance company has either paid its portion or denied an athletic medical claim, the Creighton University Department of Athletics will pay any outstanding balance ONLY if the student-athlete and parents have followed the proper procedures as outlined in this policy. Other Athletic Department provisions include:

A. Creighton University will pay for medical bills and prescription medications resulting from illnesses only during the team's traditional and non-traditional season, as defined by the NCAA or by Creighton Athletics. Medications prescribed by Creighton team physicians during traditional and non-traditional seasons will go first through the policyholder's prescription plan and then Creighton Athletics will pay any remaining balance.

B. Creighton University will pay for care for chronic conditions that are directly related to athletic activity in accordance with the above policy. However, payment for said conditions will only occur after the primary and secondary insurance carriers have processed the claims associated with such condition.

V. Other Athletic Department Policies Regarding Payment of Medical Expenses

A. The student-athlete is allowed a two-week period after the end of their competitive season, graduation or termination from athletic participation to report any medical problems or arrange for follow-up care for a problem which resulted from athletic activity. Failure to do so within two weeks will release Creighton University from all financial responsibility for medical bills resulting from said injury or condition.

B. Medical expenses for services provided by physicians not part of the Creighton University Athletic Medicine team as defined by the Medical Directors and Director of Athletics, will not be covered by Creighton University unless they are authorized by the Medical Directors, the Director of Athletics and the Head Athletic Trainer.

C. Any athlete requesting that medical treatment be performed outside the Creighton University Athletic Medicine Staff must be referred by a member of said staff. Procedures or services rendered without such referral will not be the financial responsibility of Creighton University.

D. Travel expenses for medical treatment outside of the Creighton University Athletic Medicine team and/or the greater Omaha area will not be paid by the Creighton University Athletic Department unless authorized by the Medical Directors, the Director of Athletics and the Head Athletic Trainer.

E. **Surgical Policy:** All major medical procedures, especially those which are surgical in nature, MUST be approved by the Director of Athletics, the Medical Directors and the Head Athletic Trainer. Prior to approval, a second opinion must be obtained from another surgeon who specializes in the body part injured (e.g. orthopedist specializing in knee surgery for a knee injury).

F. **Surgery Outside Creighton University Athletics Medical Network:** The Creighton University Athletic Training Department has established a network of successful and trusted orthopedic surgeons who understand the demands and expectations of our student-athletes. Our physicians have the final responsibility for determining the fitness of our student-athletes and their ability to participate in athletics, both pre- and post-injury. The relationship we have built with these physicians provides for optimal communication between the physician and Athletic Training Staff as well as cost control. **Unless there is a compelling reason for a student-athlete to receive services from a physician outside of the Creighton University Athletic Medicine network, Creighton University will not assume financial responsibility for expenses for such service.** Requests for such consideration must be made in writing and will be reviewed by the Director of Athletics, the Medical Directors and the Head Athletic Trainer.

G. **Dental Injury Policy:** Expenses will be covered only for athletic-related injuries to sound, natural teeth or permanent bridges and only if the injury is reported immediately to the Athletic Training Staff. Routine cleaning, care of cavities or care of and/or extraction of wisdom teeth is **not covered** by the Creighton University Athletic Department.

H. **Contact Lens Policy:** Creighton University will cover replacement of contact lenses ONLY if lost or damaged through athletic activity and if reported immediately to a member of the Athletic Training Staff. Creighton University will not cover the cost of replacement for worn out or out-of-date lenses. Creighton University will not cover the initial cost of glasses or contacts unless required for athletic use only.

I. **Nutrition Counseling:** The CU Athletic Trainers as well as Strength and Conditioning Coaches are available to student-athletes for nutrition counseling upon request. A Sports Nutritionist is also available for periodic group presentations and individual consultation when needed. Individual referrals to the nutritionist, based on a documented medical problem, are covered as per the policy on illnesses. Student-athletes who wish to consult with the Sports Nutritionist regarding performance enhancement or other issues not related to a specific medical problem must do so at their own expense.

J. Creighton University will not be financially responsible for medical care related to tattoos, brands or body piercing.

VI. Third Party Billing for Athletic Training Services

Creighton University Athletic Training reserves the right to bill the primary insurance company for prescribed medical treatment or rehabilitation. Student-athletes will also the billed for prescribed medical equipment/supplies regardless of time-loss from participation.

Following submission of a claim, the primary insurance company will send an Explanation of Benefits Statement to the policyholder. If there is any remaining balance once the primary insurance company has paid, this portion will be waived by Creighton University Athletic Medicine as long as it is related to an athletic injury. If the injury is not athletic-related, the policyholder will be billed for the balance.

VII. Procedures for Filing and Monitoring an Athletic Injury Claim:

In the event that the student-athlete sustains an injury that requires medical attention outside the Athletic Training Room the following procedure will be initiated:

A. A letter will be sent to the policyholder from the Athletic Insurance Coordinator informing them that the student-athlete was referred outside of the Athletic Training Room for medical care as a result of athletic activity.

B. All providers of medical services will be requested to file a claim with the policyholder's primary insurance company. All correspondence from the provider regarding these bills will be sent directly to the policyholder.

C. **It is the policyholder's responsibility to forward ITEMIZED bills and Explanation of Benefits Statements from the primary insurance company to the following address within 60 days in order to ensure timely payment:**

Athletics Insurance Coordinator
Department of Athletics
Creighton University
2500 California Plaza
Omaha, NE 68178

D. Billing statements that simply indicate "Balance Due" are not sufficient. The statement must itemize the services provided and charges in order to be accepted by the secondary insurance company and Creighton University.

E. Creighton University can make no payment until this process is fully completed.

(NOTE: THIS CAN BE A LENGTHY PROCESS, PLEASE BE PATIENT!!)

Please direct any questions or concerns regarding this process, or the filing of medical bills to the Athletics Insurance Coordinator at 402-280-5554.