

Student Athlete Insurance Summary

The following is a bullet summary of the Clarke College student athletic insurance policy.

Primary Insurance

- Required of all Clarke College athletes. Insurance information must be on file in the Clarke College Athletic Training Office for the athlete to be eligible to participate in intercollegiate athletics.
- Insurance information must include a list of physicians in the Dubuque area that would be accepted by the athlete's primary policy. If the HMO/PPO/EPO plan will transfer coverage to Dubuque during the academic year, the holder of the plan must request this transfer of coverage.
- For those participants who are not covered for athletic injuries under their primary policy, one of the plans listed or a policy of choice must be obtained that covers athletic injuries
- Primary insurance may be purchased from Athletic Office or Clarke College Student Accounts.
- **International students must show proof of insurance that covers them in Dubuque for athletic related injuries. International students who do not have proof of insurance may purchase insurance through Clarke College Student Accounts.**

Secondary policy through Clarke College

- Clarke College secondary policy is with First Agency. The policy requires a \$500 deductible for each injury after the athlete's primary insurance coverage has been filed and its benefits paid. First Agency will consider remaining balances on appropriate claims.
- Claims must be filed with First Agency within 52 weeks of the original injury.

NAIA Catastrophic

- As a member of the NAIA, Clarke participates in the catastrophic insurance program providing coverage for expenses above and beyond the primary insurance. The student's insurance and Clarke's secondary insurance must be paid out first.

Other insurance options:

First Agency – 1st Care Plan (optional supplemental plan)

- Families may subscribe to an optional supplemental plan through First Agency. Such optional plans are listed on the First Agency Web site at www.1stagency.com. The plan costs vary and can provide various levels of coverage.

Procedures in the Event of an Athletic Injury

Please follow the procedure below if an athlete is injured during the official playing season:

1. In any injury situation, an athlete must first be assessed within 60 days by a Certified Athletic Trainer (ATC) at Clarke College, or by the ATC on site. In the event of an emergency requiring immediate medical attention, the athlete must report to the Athletic Training Department as soon as released from the emergency room.
2. The ATC will then refer the injured athlete to the appropriate physician/specialist. If the student has the Clarke College Plan, he/she will be required to obtain a referral from Health Services at Clarke College. The ATC must fill out the initial injury report at this time. You will need this for the claim to be processed through secondary insurance. It is the athlete's responsibility to bring any paperwork, including releases, notes, care plans, referrals, etc. to the ATC.
3. All medical bills must be sent to the athlete's primary insurance company at this time.

4. Please bring all EOB's with itemized bills to the athletic office to be filed with the Clarke secondary policy once primary insurance has paid out.

The following is a detailed explanation of the Clarke College student athletic insurance policy.

Primary Insurance

Primary health insurance is the responsibility of each athlete. This may include, but is not limited to, a parent's policy, a spouse's policy, or an individual's policy. For those participants who are not covered for *athletic injuries* under their policy, a policy must be obtained that covers athletic injuries. This policy may be purchased from First Agency through the Athletic Office or through Student Accounts. The cost of the premium is the student's responsibility. A primary insurance policy that is not recognized in Dubuque may result in health related charges being the responsibility of the athlete. Some HMO/PPO/EPO plans will transfer coverage to Dubuque during the academic year. The parent, or holder of the plan, must request this transfer of coverage. In the event of an injury, each athlete will be referred to the most appropriate physician and/or specialist. If an injured athlete has an HMO/PPO/EPO and has chosen to decline the additional policy, the athlete must first go to a physician/specialist who is covered in his/her network. If he/she chooses not to comply with his/her network rules and regulations, Clarke College's secondary insurance will not pay the resulting fees. The resulting fees will be the athlete's responsibilities. This may mean that the athlete must return to his/her hometown to receive **all** medical attention other than that provided by an emergency room.

Secondary Insurance

Clarke College athletes are required to have primary insurance in the event of a sports related injury. Insurance information must be on file in the Clarke College Athletic Training Office for the athlete to be eligible to participate in intercollegiate athletics. As is common in college athletics, Clarke College provides secondary insurance for all athletic participants. This means that the athletes' primary insurance coverage must be filed and its benefits paid prior to Clarke College's secondary insurance picking up remaining balances on appropriate claims. There is a \$500 deductible for each injury on the secondary policy. In order for Clarke College's secondary insurance to be filed, a copy of the Explanation of Benefits (EOB) and all itemized bills pertinent to the injury must be turned in to Clarke College's Athletic Training Department. With this information, the Athletic Training Department in conjunction with the athlete completes the necessary claims forms.

If you have you questions about the policy or a claim, please call Casey Tauber, Assistant Director of Athletics at 563-588-6397.