

Medical Insurance Policy and Procedures; Valdosta State University Athletic Department
Frequently Asked Questions (FAQ)

1. Am I required to submit information regarding medical insurance to the athletic department?
Answer: Yes. The NCAA and VSU require the collection of a signed medical insurance form and front/back copy of insurance card on file and updated annually. Your son/daughter will not be allowed to participate in VSU Athletics practice or competition unless we receive your primary insurance information or employer notification of no insurance.

2. What if my son/daughter does not have primary insurance?
Answer: The insurance form must be returned indicating no insurance.
Answer: A letter from your employer on company letterhead must be sent in with the insurance form verifying that there is no primary insurance on your son/daughter. We must have this before student athletes will be allowed to practice or compete.

3. Will the Athletic Department purchase a primary insurance policy for my son/daughter if I have none?
Answer: Possibly. Student Athletes receiving a scholarship of at least \$1000 will have a primary insurance policy purchased, that covers athletic related injuries or illnesses, through the NCAA. Student-Athletes not receiving athletic aid (scholarship) of at least \$1000 are required to carry and keep in force a primary health insurance policy.

4. Does VSU have secondary insurance?
Answer: Yes. The Athletic Department purchases a secondary and catastrophic policy through the NCAA. The secondary policy has a \$10,000 deductible, thus necessitating the need for student-athletes to carry primary insurance.

5. Are there limitations of what the Athletic Department will pay for medical claims?
Answer: Yes. Claims for athletically-related injury for student-athletes receiving less than \$1000 in athletic aid (scholarship) are the responsibility of the patient.
Answer: Yes. The maximum cumulative annual out of pocket expense the athletic department will pay is \$1000 for deductible and co-pay (for those student-athletes on scholarship, > \$1000 aid).
Answer: Yes. NCAA rules prohibit the paying of claims for non-athletic related injury or illness.

6. Who refers my son or daughter for medical care?
Answer: The VSU Athletic Training Staff (ATC) must coordinate referral for medical care and/or treatment of any and all athletic related injuries. Any self-referral will absolve the Athletic Department from responsibility for any payment of claims.

7. What if the insurance status of my son/daughter changes during the 2008-09 year?
Answer: The Athletic Department must be notified immediately. If a student athlete is dropped from coverage, and an athletic injury occurs the Valdosta State University Athletic Department is absolved from responsibility for payment of claims.

8. Am I required to keep primary insurance active while my son/daughter is participating in intercollegiate athletics?
Answer: Yes. Failure to keep a policy active will absolve the athletic department from any financial responsibility to pay claims.
9. Do I need to verify that my son/daughter is a full time student?
Answer: Yes. Most insurance companies require this be done on an annual basis. The full time student status form can be found on the Registrar's web page (http://www.valdosta.edu/registrar/documents/enrollment_verification.pdf).
10. What is my responsibility once my son/daughter has athletic related medical claims?
Answer: It is imperative that the Athletic Department receive EOB's (explanation of benefits) from your insurance company. This is a required document in order to process payment of claims.
Answer: All bills must be submitted to the Athletic Department along with your EOB's, if the Athletic Department is responsible for payment.
11. What if I don't think my insurance policy will pay for a claim or my deductible is high?
Answer: The fact that our coverage is "secondary" means that we pay claim benefits only after the student-athlete's primary insurance processes payment and produces an explanation of benefits (EOB). Therefore, all athletically related medical expenses will first be submitted to the health insurance company of the student-athlete or the parents/guardians of the student-athlete, even if it does not pay the claims.
12. What if my medical insurance is an HMO,PPO,POS,EOS, etc.?
Answer: While emergent care and initial diagnosis may be rendered locally, the Athletic Department will follow the policies and procedures of the managed care contract.
Answer: You may want to evaluate your coverage choices through your employer or insurance agent; in addition you may want to change your son/daughters primary care physician to one in Valdosta.
13. Is there a deadline for returning the medical insurance form and photocopy of the front/back of the medical insurance card?
Answer: Yes. The deadline for returning required medical insurance form and photocopy of the front/back of the insurance card is July 6th at 4:59 p.m. Please be sure the forms are legible and photocopies are clear. Many forms and copies of cards are rejected due to the inability to read the form and/or copy of cards.

Contact Information

Valdosta State University
Athletic Department
Insurance Clearinghouse
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DEADLINE FOR SUBMISSION OF MEDICAL INSURANCE INFORMATION IS JULY 6th at 4:59 p.m.