

# ATHLETIC INJURY INSURANCE INFORMATION

The possibility of incurring sports related injuries is a reality for any student/athlete. Many student/athletes and their parents believe that the University provides primary insurance coverage for student/athletes while participating in sports at Winthrop University and this is not the case.

Athletic related medical expenses are "real world" debts that must be settled by the individual student/athlete. Student/athlete expenses are not "automatically taken care of by the Winthrop University Athletic Department or the University

The Winthrop University Athletic Department has a program that will assist parents if a student/athlete is injured while participating in intercollegiate athletics by providing **secondary or excess** medical coverage. THIS POLICY IS SECONDARY TO, OR IN EXCESS OF PERSONAL FAMILY MEDICAL INSURANCE COVERAGE. This will cover injuries that occur during organized and supervised practices, strength and conditioning sessions, competition, and travel to and from practice sessions or games. The University's insurance policy becomes effective only after all other insurance benefits have been expended.

1. If your son/daughter is covered on your family or employer group health insurance plan, that plan is considered the primary coverage. The athletic excess insurance will not cover the incurred medical bill until it has been considered by your primary carrier. Once your insurance has considered the claim, they will send you an Explanation of Benefit (EOB). This will explain to you whether your insurance made payment on the claim. If your insurance did not make payment on the claim, the EOB will state that the insurance denied benefits for that claim.

2. Please forward all EOB's to: Jeff Lahr, ATC  
Winthrop Coliseum  
Winthrop University  
Rock Hill, South Carolina 29733

3. If you do not carry health insurance on your son/daughter, Bob McCloskey Insurance becomes the primary insurer in the event of an injury.

4. In the event that a student/athlete should receive a statement for an injury that occurred as a direct result of participation in intercollegiate athletics at Winthrop University, the student/athlete must submit the bill/statement to his/her certified athletic trainer within 20 business days of receipt or we will not submit the bill to Bob McCloskey.

5. In order for Bob McCloskey Insurance to pay on this claim, we will need to submit to McCloskey the itemized statement from the provider and the explanation of benefits from your insurance. If we do not have these, the claim will go unpaid and this may affect your son's/daughter's credit history.

Although we do have some success at getting the itemized statements from the providers, there may be times that we may need your assistance in getting the itemized statements. We will let you know when we need your help. During this process, we will send requests to you for EOB's to be sent to us or itemized statements to be sent to us. This will help speed up the process of getting these bills paid and therefore no collection action taking place. Any help you can provide will help this process go a little smoother.

Throughout this procedure you may receive letters from our athletic insurance asking for additional information that is needed in order to close the account. Many times, these letters are forwarded to the Athletic Training office without being opened by you. **PLEASE** open the letters as the insurance company may be asking for information only you can provide (i.e. EOB's, itemized statements, employer verification). Also, opening these letters yourself and providing the requested information will allow for our insurance company to pay on your son's/daughter's claim in a timelier manner. This will also help avoid your son's/daughter's claim from going to collection.

## ATHLETIC INSURANCE FORM

Before the beginning of each academic year, the athletic training department asks your son/daughter to fill out the Winthrop Athletic Training medical forms that can be found on our website at [www.winthropeagles.com](http://www.winthropeagles.com). These forms must be promptly filled out and returned to us before August of each year. Although all medical forms need to be filled out by the student/athletes, the Athletic Insurance Form must be filled out by YOU, THE PARENTS.

The Athletic Insurance Form provides us not only with necessary information that we use in contacting your insurance company, but this information is vital when scheduling an appointment for your son/daughter with our doctors. All information that is on this form is asked for by either your insurance company, the doctor's office, or our insurance company. The information on this form is not used for any other purpose. If we are attempting to schedule an appointment with a physician and we do not have the appropriate information, that appointment cannot be made and therefore your son's/daughter's appointment is delayed. **PLEASE HELP US TO HELP YOUR SON/DAUGHTER.**

If this form is not completed and returned to us on time, your son/daughter will not be allowed to participate in intercollegiate athletics at Winthrop University. If this form comes back to us incomplete, your son's/daughter's participation will be delayed until the proper information is gathered. We also need a copy of your insurance card (front & back).

## FALSIFYING INFORMATION

It is in your best interest to provide us with all pertinent information on the Athletic Insurance Form. If there is no information provided and you state that you have no medical insurance coverage, the athletic insurance company will request verification from your employer that your son/daughter has no coverage through them. A letter from your employer on their letterhead stating that your son/daughter has no coverage through them or that your son/daughter is not covered under a specific policy is required. This will confirm the absence of insurance coverage for your son/daughter and therefore allow the athletic insurance to make payment on the bills.

**Failure to act quickly on this request will cause delays in the payment of your son's/daughter's medical bills and therefore could lead to the medical bills being sent to collection.**

Thank you for your assistance in this matter. If you have any further questions, please do not hesitate to contact me.

Sincerely,

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Head Athletic Trainer  
Winthrop University  
Winthrop Coliseum  
Rock Hill, South Carolina 29733  
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