

PROCEDURE FOR SECURING MEDICAL ASSISTANCE AND PAYMENT EXPENSES

1. The student athlete reports the injury to the coach and athletic trainer.
2. The athletic trainer refers the student to a team physician or specialist, or other physician based on the requirements of the primary insurance. Failure to report the injury to the athletic trainer within two weeks of the initial injury or seeing a physician without referral may result in loss of payment by the LWC athletic insurance. The athletic trainer will contact the student athlete's insurance company to receive instruction on proper procedures for the individual policies. It would be very helpful if parents inform their son/daughter of their insurance procedures and provide them with a list of approved providers for Adair County, Kentucky, and surrounding areas, including Campbellsville, Taylor County; Bowling Green, Warren County; Lexington, Fayette County; Louisville, Jefferson County; Glasgow, Barren County; and Greensburg, Green County.
3. In the event of an emergency where the student athlete must be taken to an emergency room, the athletic trainer must be notified as soon as possible. The athletic trainer must schedule any referrals made by the emergency room physician
4. In the event of an injury, the student athlete's primary insurance will be given to the provider first. The provider will process this claim through the primary insurance. Any remaining amount can be submitted to Lindsey Wilson College's excess policy. **IT IS THE RESPONSIBILITY OF THE ATHLETE TO PROVIDE THE ATHLETIC TRAINER WITH INFORMATION NEEDED TO SUBMIT THESE CLAIMS TO THE EXCESS POLICY.** This information is usually a copy of the primary insurance's Explanation of Benefits (EOB) and a copy of the original bill. ***** PLEASE REMEMBER THAT A MEDICAL CLAIM HAS NO DIRECT AFFECT ON YOUR INSURANCE PREMIUMS. ***** Failure to provide any primary insurance information is **INSURANCE FRAUD**, and could result in penalties including, but not limited to: reimbursing the full amount of the claim(s). As with most insurance companies, our policy has a usual and customary charge clause, where there may be some expense to the student athlete. As we have agreements with some providers, every attempt will be made to avoid out of pocket expenses. Any known charges that are not covered by the policy will be discussed with the athlete and/or parents before services are rendered.
5. Occasionally, claims processing is not timely, so the family may need to consider payment for any outstanding bills and submitting to LWC insurance for reimbursement. Any prescription medications must be paid for by the student and submitted for reimbursement.

LINDSEY WILSON COLLEGE WILL NOT BE RESPONSIBLE FOR EXPENSE INCURRED AS A RESULT OF:

1. **A student athlete seeking medical attention without a referral from the athletic trainer, except for an emergency.**
2. **An injury that was not the result of participation in intercollegiate activity. (i.e. intramural participation, pick up games, activity classes)**
3. **A preexisting injury that has been deemed such by Lindsey Wilson College's insurance carrier.**
4. **Any illness.**

I have read and understand the procedures for securing medical assistance and payment expenses:

Student Athlete

Date

Parent/Guardian

Date