Insurance Policies and Procedures
Regarding insurance coverage and athletic injury claims

Please review Case Western Reserve University Athletic Department’s policies and procedures regarding insurance coverage and athletic injury claims.

Every student-athlete at CWRU must carry health insurance. If you are enrolled in your own insurance plan or the CWRU Student Medical Plan, it is your responsibility to understand the policies/procedures and limitations of the primary insurance plan.

CWRU offers a secondary insurance plan (Athletic Sports Plan) for the protection of student-athletes in the event of an injury during a supervised practice or competition. All student-athletes are eligible for this coverage when approved by the sports medical staff.

The Sports Plan is secondary coverage and will pay for services rendered to injured student-athletes after the copays and deductibles have been met. The Sports Plan will pay the coinsurance portion of the bill and is subject to the following limitations:

1. Medical expenses will only be covered when CWRU Sports Medicine staff approves it. Services received but not referred by the sports medical staff may not be covered by the Sports Plan.
2. NCAA rules prohibit CWRU from providing coverage or paying bills incurred for expenses related to illnesses or conditions that are not a direct result of participation in intercollegiate sports programs. This includes pre-existing conditions and non-athletic injuries.
3. The Plan will not pay for testing required while obtaining clearance at the time of physical exams.
4. Only injuries sustained in a competition or supervised practice will be covered. This excludes any captain’s practices, open gym workouts, or any activity prior to the first official practice.
5. If the primary insurance plan is a part of an HMO (Health Maintenance Organization) or a PPO (Preferred Provider Organization), you must see an authorized medical provider as designated by your insurance plan. Primary insurance policy rules must be followed before the Sports Plan will pay as secondary coverage.
6. Once the bills have been paid by the primary insurance policy and copayments and deductibles have been met, the balance will be submitted to the Sports Plan for payment. All claims eligible for payment under the secondary plan will be covered for 104 weeks from the date of injury as documented by the sports medical staff.

Secondary Insurance Claims Processing

Please review your insurance policy regarding "out of state and/or out of area coverage" prior to your arrival at CWRU. Many standard insurance plans (especially HMOs) do not provide adequate coverage for non-emergency medical attention while attending college out of state.

In order to provide the best treatment and to minimize problems (such as denial of treatment or payment), it may be beneficial to explore the possibility of purchasing the CWRU Student Medical Plan coverage to ensure access to coverage while away from home.

When seeking care for an injury, the student-athlete is responsible for supplying the medical provider with their health insurance information.

The student-athlete needs to verify the sports medical staff has documented their injury and this information has been reported for eligibility of coverage under the Sports Plan.

Once the student-athlete’s primary insurance has paid and deductibles and copays have been met, the balance will be submitted to the Sports Plan secondary policy. The student-athlete must submit the following to the insurance coordinator:

a. The billing statements from the medical providers
b. The explanation of benefits (EOB) from the primary insurance company.

The Sport Plan document is on file at the Athletic Department.