Emory University Athletic Insurance Policies

Participation in intercollegiate athletics involves the inherent risk of injury. The NCAA does not require member institutions to purchase insurance to cover the cost of athletic related injuries. However, Emory University believes it is important to provide financial assistance for injuries that occur as the result of intercollegiate participation. This is medical care necessitated because of an injury during a sanctioned varsity sporting event or practice. The following is an overview of the Emory university department of Athletics and recreation insurance policies.

I. Emory University Mandatory Insurance Requirement for all students:
Emory University requires all new and continuing degree-seeking and international students to have health insurance. Under this requirement, students must either purchase the Emory University Student Health Insurance Plan or provide documentation of enrollment in a plan that meets waiver criteria. For more information about insurance policy coverage levels necessary to waive enrollment in the Emory University student plan, go to http://studenthealth.emory.edu/hs/new_students/health_insurance/index.html. It is important to note that Emory University requires that all students have insurance that covers out-patient, in-patient, specialist and emergency care in Atlanta, Georgia. Coverage for emergencies only in Atlanta does not meet the university’s mandatory insurance requirement.

If a student athlete’s medical insurance is not in compliance with the insurance requirements of Emory University, then additional coverage provided by the Athletic Department's policy will not be made available.

In order to maximize Atlanta- and Emory Healthcare-based insurance coverage for intercollegiate athletics-related illnesses and injuries, Emory University Department of Athletics strongly recommends enrollment in the Emory University Student Health Insurance Plan. For an overview of the University’s student plan, offered by Aetna Student Health, go to http://studenthealth.emory.edu/hs/new_students/aetna/index.html. Effective 2015-16, the Emory/Aetna Student Plan includes Three-tiers of coverage, including an Emory Healthcare Core (90% coverage with $150 deductible for outpatient and inpatient care after co-payment of $25 for specialist care and $75 for Emergency Room; $100 per procedure co-payment for outpatient surgery; $35 co-payment for hospital out-patient department visits; co-payments are waived at Emory Student Health and Counseling Services), Preferred Care at Aetna PPO providers and Out-of-Network care.

It is the student athlete’s responsibility to notify the Emory University Sports Medicine Department of any changes with his/her insurance plan.

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II. Excess Medical Costs:
Emory University will reimburse for those excess medical or surgical costs not covered under the student’s plan up to $3000.00 per injury. This only applies to Bona Fide Intercollegiate Athletic Injuries. (Bona fide intercollegiate athletic injuries are injuries that occur during a sanctioned varsity practice or competition). This is medical care necessitated because of an injury during a sanctioned varsity sporting event or practice. Again, the Department of Athletics strongly recommends enrollment in the Emory University Student Health Plan to help minimize the out of pocket expense for the student athlete. (Effective 5/1/10)

III. With the exception of the catastrophic injury insurance, the NCAA does not presently require member institutions to purchase insurance or cover the cost of athletic related injuries. However, Emory University believes it is important to provide financial assistance for injuries that occur as a result of varsity intercollegiate participation. The following is an overview of the Emory University Department of Athletics and Recreation insurance policies.

IV. Insurance Claims:
A student-athlete (or his/her parent or guardian) will be responsible for initially paying all medical or surgical expenses not covered by the student-athlete’s primary insurance company (except those from Emory Clinic and/or Emory Physical Therapy, which Emory Athletics will handle directly with Emory Healthcare). After covering the initial excess medical or surgical costs, the student-athlete (or his/her parent or guardian) will forward the necessary documentation to Emory Athletics (at the contact address below). Upon receipt of the appropriate initial payment documentation, the student-athlete (or his/her parent or guardian) will be reimbursed for all medical and surgical costs not covered by their primary insurance company (minus any annual deductible or co-payment amounts required under their insurance plan), up to the $3,000 maximum per injury.

In order to receive reimbursement, the following documentation is required. Only original documentation (NOT COPIES) of the following should be forwarded. However, the student athlete should also keep a copy of these documents for his/her own records:

- medical or surgical bills
- corresponding insurance statement (Explanation of Benefits or EOB)
- receipts/canceled checks/credit card statements verifying initial payment by the student-athlete, parent or guardian
- name, address and social security number of person to be reimbursed

The original documents noted above should be mailed to:
Karli Hiskey
Emory University
Athletic Department
26 Eagle Row
Atlanta, GA 30322

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V. Not Covered:
Costs associated with injuries/illnesses incurred during participation in sport clubs, intramurals or any other activities that are not related to varsity competition will not be covered. This includes but is not limited to pre-existing conditions and any tests required as the result of issues or concerns raised during pre-participation physicals.

VI. Other Limitations of Coverage:
A. Emory University student athletes are welcome to seek medical care outside of our Emory University Sports Medicine system (second opinions, etc.). However, the student athlete will be financially responsible for all medical costs related to a second opinion/outside medical care and will ultimately need to be medically cleared by an Emory University Team Physician in order to resume participation.
B. Once a student athlete finishes his/her athletic career at Emory University, he/she will have 6 months to resolve any participation-related medical issues. After this time frame, the Athletic Department will not cover any additional medical/surgical expenses.
C. Athletes who choose not to follow treatment plans set forth by the Emory University Sports Medicine Staff will not receive Athletic Department financial coverage for medical or surgical complications that arise as a result of that non-compliance with physician, athletic trainer and/or other Emory healthcare professional recommendations.
D. The Athletic Department will provide coverage for excess expenses incurred as a result of varsity-related injuries to sound natural teeth, up to a maximum of $200 per injured tooth. Other dental expenses, including the creation of dental appliances, will not be covered. Non-tooth related maxillofacial injuries will be covered as any other varsity-related injury. Emory athletes are strongly advised to wear mouth guards during participation in all varsity contact sports.

VII. Contracted Services:
Contracted services include biomechanical assessment and orthotics, chiropractic, dental, massage therapy, nutritional consultation, and physical therapy. The athletic training staff will be happy to coordinate these services for all varsity athletes. Emory University will not reimburse for massage therapy or orthotics. Dental coverage limitations are as noted above.

Physical Therapy in the Emory University Athletic Training room will be provided by a licensed physical therapist from Emory Healthcare. This is a contracted service and the student athlete’s insurance will be billed as primary.

VIII. Criteria for Physical Therapy Referral:
A. Pre-existing conditions
B. Injuries that occur outside of sanctioned varsity practices and competitions
C. Post-operative conditions requiring specialized physical therapy care
D. Back and neck conditions
E. Other orthopedic conditions that, in the opinion of team physicians and/or varsity athletic trainers, would best be served by evaluation and treatment by the physical therapist