QUEENS COLLEGE SPORTS MEDICINE DEPARTMENT

&

DEPARTMENT OF INTERCOLLEGIATE ATHLETICS

POLICIES AND PROCEDURES
Dear Parent & Student-Athlete,

Our athletic insurance policy provides possible secondary insurance for your son or daughter/you for injuries occurring while participating in the play or practice of Intercollegiate Athletics at Queens College. This policy is SECONDARY to the requisite collectible insurance providing PRIMARY coverage to your son or daughter through your employer or your spouse’s employer (or your son/daughter’s place of employment). After your primary coverage has paid all available benefits, our secondary policy may pay remaining amounts for services as determined by the Queens College Director of Sports Medicine to be directly related to Intercollegiate Athletic participation.

Please note:

1. Most insurance allows dependent coverage to be continued to age 26 if the dependent is a full-time student. It is essential that student-athletes have primary coverage; if dependent coverage is dropped while your son or daughter is/you are participating in Intercollegiate Athletics at Queens College, he/she/you will be ineligible to participate in Intercollegiate Athletics until alternate primary coverage is obtained.

2. If for some reason your son/daughter/you does not/do not have health insurance (insurance has lapsed and there has been no report of new insurance to Sports Medicine Staff), please note the following:
   a. Medical bills incurred at that time will be the responsibility of the student-athlete (or parent); and
   b. The student-athlete will become ineligible to participate in Intercollegiate Athletics until proof of medical insurance is provided to the Sports Medicine Department.

3. If at any point your son/daughter/you should become injured due to your participation in Intercollegiate Athletics at Queens College, the steps below need to be followed, or medical bill payment by secondary insurance may be denied:
   a. QC Sports Medicine Staff must be notified and seen within 24 hours of the injury for evaluation/follow-up;
   b. QC Sports Medicine will make determinations regarding testing, medical services, rehabilitations, etc.;
   c. If outside medical attention is required:
      i. It is essential that your son/daughter/you make every effort to use IN-NETWORK PROVIDERS (in case of emergency, the nearest hospital should be used). In order for QC Sports Medicine Staff to pursue phone verification of in-network providers, you cooperation in providing all insurance information is necessary.
      ii. IF YOU AS A PARENT/STUDENT-ATHLETE CHOOSE TO GO OUTSIDE OF YOUR IN-NETWORK PROVIDERS, THE SECONDARY INSURANCE WILL NOT PAY FOR ANY CHARGES INCURRED THAT ARE NOT COVERED BY PRIMARY INSURANCE.
   d. Any bill incurred due to an injury needs to be given to the Director of Sports Medicine WITHIN 30 DAYS OF RECEIPT ALONG WITH CORRESPONDING EXPLANATION OF BENEFITS FROM PRIMARY INSURANCE. ALL COPIES OF BILLS MUST BE ON FILE WITH DIRECTOR OF SPORTS MEDICINE BEFORE SECONDARY INSURANCE CAN PROCESS BILLS AND RELEASE PAYMENT; and
   e. IF AT ANY POINT IN TIME THE QC SPORTS MEDICINE PROCESS IS NOT FOLLOWED OR SERVICES ARE SOUGHT WITHOUT THE KNOWLEDGE OR REFERRAL FROM QC SPORTS MEDICINE, PAYMENT BY THE SECONDARY INSURANCE WILL BE DENIED.

It is essential that you read this entire packet of information. Thank you.

Sincerely,

Leah Pataki
Director
Sports Medicine Department
Queens College Athletics
Section I: Student-Athlete Primary Insurance Information Form

1. A complete insurance information form must be on file with the QC Sports Medicine Department prior to the student-athlete’s participation in Intercollegiate Athletics. This form must be filled out in its entirety and signed by the student-athlete as well as the primary insurance policy holder as a condition of eligibility in Intercollegiate Athletics. A new form must be completed and on file in the Sports Medicine Department prior to every year of participation (i.e., at the beginning of each academic year).

2. The student-athlete is responsible for notifying Sports Medicine Staff of any change in insurance coverage immediately. When a change occurs in the primary insurance coverage for a student-athlete, a new insurance information form must be filed with the QC Sports Medicine Department. Failure to keep accurate and updated information on file will result in delayed access to medical vendors as well as claims processing.

3. A photocopy of the student-athlete’s primary insurance card must be attached to the insurance information form. Space is provided on the insurance information form for a clear copy of the insurance card(s), including medical and/or dental. The student-athlete must attach a clear and readable copy of the front and back of the insurance card(s) to the insurance information form.

4. INDEMNITY PLANS ARE NOT CONSIDERED PRIMARY HEALTH INSURANCE, and they DO NOT meet the insurance requirements of Queens College Athletics.

5. International students participating in Intercollegiate Athletics at Queens College have “international student insurance” options and should contact the Director of Sports Medicine for further information.

Section II: Health Insurance Coverage/Permissible Medical Expenses

1. Queens College provides secondary insurance coverage for student-athletes. QC is not a primary insurance carrier. QC’s secondary policy may pay for remaining balances, including co-payments, after the student-athlete’s primary insurance has settled a claim. The coverage begins ONLY AFTER an insurance claim is settled by the student-athlete’s primary insurance, at the discretion of the Director of Sports Medicine.

2. The NCAA rules governing non-permissible medical expenses apply to QC and to all other member institutions. “Non-permissible” is defined as those expenses that may not be financed by the institution. The NCAA does not allow QC or any other member institution to pay for any injury or illness that is not a direct result of supervised practice, conditioning or competition, or for injury or illness that does not occur within the academic school year.

Section III: QC Sports Medicine Staff/Team Physicians

1. The QC Sports Medicine Staff (including Athletic Training Staff) strives to provide quality sports medicine services and care to student-athletes. The risk of occasional injury is a part of athletic participation, and there may be circumstances where an injured/ill student-athlete requires extensive diagnostic testing, surgery, hospitalization, and/or rehabilitative services which are not provided by the QC Sports Medicine Staff.

2. QC utilizes the services of certain physicians who act as Team Physicians for Intercollegiate Athletics. Team Physicians have the overall responsibility for providing routine medical care, including making health care decisions for student-athletes participating in Intercollegiate Athletics. The Sports Medicine Staff will refer student-athletes suffering from athletic injuries to one of the Team Physicians for evaluation and treatment. No student-athlete will be allowed to return to participation in Intercollegiate Athletics without permission from one of the Team Physicians.

3. If the student-athlete is seeking any reimbursement or coverage for health care services provided by any person or agency not identified as a QC Team Physician, this treatment must be arranged/approved by the QC Sports Medicine Staff prior to such services being provided. When a student-athlete becomes injured and requires medical treatment beyond those that can be provided by the QC Sports Medicine Staff, appropriate referrals will be made (based on in-network provider coverage of the student-athlete’s primary insurance).

4. Once an assessment or diagnosis is given by an in-network provider from the student-athlete’s primary insurance, the student-athlete may seek a second opinion. The student-athlete must notify the QC Sports Medicine Staff and the Team Physician. Proper medical documentation must be provided (medical claim
paperwork, medical referral, any paperwork from Team Physician) and returned to QC Sports Medicine Staff. QC will only pay for a second opinion if the above steps have been followed AND if the second opinion is with an in-network provider with the student-athlete’s primary insurance.

**Section IV: Health Insurance Claims**

1. Medical bill balances left unpaid by a student-athlete’s primary insurance will be considered for payment by QC’s secondary insurance in the discretion of the Director of Sports Medicine. QC’s secondary insurance policy may pay remaining account balances and co-payments on claims directly related to the student-athlete’s participation in Intercollegiate Athletics at Queens College. All of the following MUST be true for payment to be considered:
   - An accurate copy of the insurance information form is on file in the Sports Medicine Department, including:
     - A photocopy of the student-athlete’s insurance card (front and back); and
     - The name and phone number of the primary health care physician.
   - The injury occurred as a result of participation in a supervised Intercollegiate Athletic event and is an NCAA permissible expense, as defined above in Section II.
   - The QC Sports Medicine Staff, including Team Physicians, was made aware of and evaluated the injury within 24 hours of its occurrence.
   - The QC Athletic Trainer or Team Physician made a written referral (if necessary).
   - Health care services are being provided within 1 year of the date of injury.
   - A copy of all medical bills and an Explanation of Benefits of the student-athlete’s primary insurance have been provided to the Director of Sports Medicine.

2. Managed Health Care (HMO) providers require approval for services prior to receiving a health care benefit out of network. Student-athletes who are covered by an HMO are required to provide the following information in the insurance information form on file with the Sports Medicine Department:
   - Primary Care Physician’s (PCP) Name
   - PCP address
   - PCP phone number

   Student-athletes must either have their primary care physician (PCP) provide a blanket referral for treatment while participating in Intercollegiate Athletics at Queens College, or establish a PCP near QC. Student-athletes should contact the QC Sports Medicine Department if they need assistance with this process.

3. New York Hospital Queens: New York Hospital Queens accepts many insurance programs and several of their physicians available for primary care serve as Team Physicians for Intercollegiate Athletics at Queens College. A list of insurance carriers who currently participate with the Team Physicians is available through the NYHQ.org website.

**Section V: Physical Exams and Pre-Existing Conditions**

1. All student-athletes must have a physical exam prior to participation in Intercollegiate Athletics at Queens College. The QC Team Physicians or designee must complete the physical exam, and ONLY the QC Team Physician may grant approval for participation. Approval for participation is granted on an annual basis and may be revoked at any time by the Team Physician.

2. The QC Sports Medicine Staff will schedule physical exams. Dates for physicals will be set by the QC Sports Medicine Staff and communicated to the coaches and student-athletes. Student-athletes who fail to appear for a physical exam during one of the scheduled times will be required to schedule an appointment with the Team Physician at his or her office and will be responsible for paying for his/her exam.

3. Pre-existing conditions must be reported to the QC Sports Medicine Staff prior to participation in Intercollegiate Athletics. Student-athletes who sustain injuries or significant illness prior to participating in Intercollegiate Athletics are required to disclose the injury/illness to QC Sports Medicine Staff at the time of his/her physical exam so that the Team Physician can evaluate and document such pre-existing conditions during the physical. Medical expenses related to a complication of a pre-existing condition are to be borne solely by the student-athlete’s insurance. Student-athletes who sustain injuries or suffer from significant illness while participating in
Intercollegiate Athletics are required to report these conditions to the QC Sports Medicine Staff IMMEDIATELY.

a. During off-season (winter sessions/spring break/summer sessions) it is the responsibility of the student-athlete to keep the QC Sports Medicine Staff informed of all injuries/illness that may happen during this time and if medical treatment was rendered. All documentation must be provided to the QC Sports Medicine Staff so that it can be placed in the student-athlete’s file.

Section VI: Participation Restrictions

1. **If a student-athlete is ill or injured, the Team Physician will make the final decision on when the student-athlete may return to participation.** When an athlete becomes injured or ill and cannot participate in their sport, the Team Physician will decide to what degree the student-athlete may resume participation in practices and/or competition. No student-athlete may resume participation in Intercollegiate Athletics without written approval from the Team Physician.

2. **Loss or absence of a paired organ may disqualify a student-athlete from participation in Intercollegiate Athletics.** The Team Physician will make the final case-by-case determination regarding whether a student-athlete who has lost a paired organ (e.g., eye, kidney, etc.) may participate.

Section VII: Contact Information

Contact Leah Pataki, Director of Sports Medicine or Daniel Hernandez, Assistant Athletic Trainer with questions related to health care, insurance, or medical bills.

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