WHAT YOU NEED TO KNOW ABOUT INSURANCE COVERAGE FOR ATHLETES

INSURANCE COVERAGE AND ATHLETICS
In the event that during the academic year, your child sustains a sports injury that requires medical evaluation, treatment, and/or services outside of the Sports Medicine Department or the Student Health Service (such as a referral to an Orthopedic Specialist, an MRI, Bone or CT scan, and/or Orthopedic Bracing), we wanted to make you aware of potential limitations of private coverage. Many times during the year, a student without proper insurance coverage will have one or more of these services delayed or denied due to the service being “out of network”. Although all intercollegiate and club sport athletes may qualify for additional benefits under the Sports Injury Insurance which is purchased by the college, this coverage is only applicable when the injury is sustained during a sanctioned and supervised contest or practice (i.e. captains’ practices and unsupervised lifting/workout sessions are not covered). Additionally, the Athletics Insurance policy has a $500.00 deductible. Students who do not carry the Student Medical Insurance are responsible for meeting the deductible with either a primary insurance or out of pocket payment. To ensure that you have the proper insurance coverage, we encourage you to read the following information.

MAKE SURE YOU’RE ADEQUATELY COVERED.
Massachusetts State Law requires that your insurance be equivalent to or better than the State’s minimum standards; it is your responsibility to make this determination. Amherst College’s Student Medical Insurance Plan exceeds minimum standards and is designed to meet Amherst College students’ needs. This Plan will function as primary coverage except in the event that the student is also covered as an employee under an employer group medical plan.

BEFORE YOU WAIVE COVERAGE under the Amherst College Student Medical Insurance Plan, check your current policy carefully, especially with respect to any Health Maintenance Organization (HMO) or a managed care plan that has limited or no benefits in the Five College area. Additionally, some plans require providers of counseling and mental health services to belong to specific provider networks that have no members in the Five College area. Make certain that the student will be fully covered to see local providers while on campus and throughout the policy year for inpatient and outpatient hospitalization, diagnostic testing and x-ray services, prescription drugs, counseling, and mental health services. Also be aware of any deductibles required by your current plan. Employer groups are increasingly ending dependent coverage at age 19. Generally, students who have reached the age of 21 years or are married, are no longer covered as dependents under their parent’s health insurance policy.
Finally, some students declare financial independence to gain eligibility for financial aid programs. This may mean that the student is ineligible for coverage as a dependent under a parent’s policy regardless of the student’s age.
Insured Students can have more than one insurance plan. The Amherst College Student Medical Insurance Plan is primary, leaving other insurance, if available, to cover co-payment or uninsured expenses in excess of the Student Medical Insurance Plan. Many students choose this option for convenience and security.
STUDENT MEDICAL INSURANCE PLAN
The Student Medical Insurance Plan is designed to supplement the health care services provided by the Amherst College Student Health Service. This Plan provides coverage only for treatment of injuries and sicknesses that are beyond the scope of the services provided at the Student Health Service. Many services provided at the Student Health Service are done at no charge (except co-payments for prescription drugs). The Student Health Service functions as an Insured Student’s primary medical provider. It also incorporates managed care practices in order to keep the coverage as affordable as possible. Therefore, when the Student Health Service is accessible, an Insured Student must receive a referral to receive “outside care” (i.e. non-Student Health Service) benefits through the Student Medical Insurance Plan.

The comprehensive fee covering tuition, room and board provides basic medical care at the Amherst College and University of Massachusetts Health facilities. If a student needs more extensive testing or treatment, additional charges may apply and will be billed to a student’s health insurance carrier. Massachusetts law requires that all college students carry adequate health insurance.

A fee for Amherst College’s Student Accident and Sickness Insurance Program appears on the tuition bill as an additional charge. If a family or student has other equivalent coverage for the student, the student may submit information confirming the coverage via the Koster Insurance online waiver form, and if the coverage is acceptable, the insurance charge will be waived. (Visit www.gallagherkoster.com and follow instructions.) Paper waivers are no longer accepted.

SPORTS INJURY INSURANCE
Sports Injury Medical Insurance is provided by the College to all intercollegiate and club sport athletes. The Student Medical Insurance Plan is designed to work in conjunction with the Sports Injury Insurance Policy by satisfying the policy’s $500 deductible. If a student waives the Student Medical Insurance Plan, the $500.00 Sports Injury deductible will be the responsibility of the student. A separate sports insurance brochure is available through Gallagher Koster Insurance Agency.

QUESTIONS?
NEED MORE INFORMATION?

For information regarding the insurance coverage that the college may purchase, refer to the Insurance section of the Student Handbook at: www.amherst.edu/campuslife/deanstudents/handbook/campuslife/insurance.

For the complete Student Medical Insurance Plan, general information on benefits, on how to enroll, or service issues, please contact:

Gallagher Koster
500 Victory Road
Quincy, MA 02171
617-769-6004 or 800-379-6183
Email: AmherstStudent@Kosterins.com
Website: www.gallagherkoster.com

This information may also be found on the Amherst College Sports Medicine website: www.amherst.edu/athletics/sportsmed