



Idaho State University

POLICIES AND PROCEDURES

Athletics Health Services

ISUPP 8120

POLICY INFORMATION

Policy Section: *Athletics*

Policy Title: *Athletics Health Services*

Responsible Executive (RE): *Director of Athletics*

Sponsoring Organization (SO): *Department of Athletics*

Dates: Effective Date: *May 24, 2013*

Revised: *May 23, 2016*

Review Date: *May 2021*

I. POLICY STATEMENT

Idaho State University (ISU) Department of Athletics (Department) provides secondary insurance for injuries related to practice and competitions, therefore the Department requires every student-athlete to have primary health insurance before they will be allowed to practice or participate with any intercollegiate team or individual activities. The Department will provide the appropriate emergency action plans and training for emergency care.

II. AUTHORITY AND RESPONSIBILITIES

- A. The sports medicine/athletic training staff are primarily responsible for the delivery of the health care system to student-athletes for athletic injuries.
- B. The athletic insurance coordinator (AIC) will assist the student-athletes in billing of medical services for athletic injuries and illnesses.
- C. The Catastrophic Injury Insurance Program provided by the National Collegiate Athletic Association (NCAA) covers student-athletes, student coaches, student managers, student trainers and student cheerleaders who are catastrophically injured while participating in a

covered event. The policy provides benefits in excess of any other valid and collectible insurance, subject to certain criteria being met.

- D. For more in-depth knowledge and understanding of specific procedures concerning health services, refer to the *Idaho State University Department of Athletics Policies and Procedures Manual* and the *Idaho State University Athletic Training Policies and Procedures Manual*.

III. PROCEDURES TO IMPLEMENT

A. Student-Athlete Insurance

1. Student-athletes need to make sure their primary insurance covers not only injuries at home but also in Idaho and wherever athletic competition occurs.
2. The student-athlete will provide the AIC with proof of insurance coverage and the appropriate information needed to file claims with the insurance companies. Failing to provide proof will result in the student-athlete not being able to practice or compete until such proof is provided.
3. It is the responsibility of the student-athlete to notify the respective team athletic trainer (AT) and the Department of any changes to their insurance policy at the time the changes take place.
4. ISU provides an athletic injury/accident policy that is secondary or excess to any other collectible health insurance. Therefore, all medical treatment for injuries sustained during the play or practice of ISU intercollegiate athletics must first be billed to the student-athlete's primary health insurance (parents or individual).
5. It is the responsibility of the student-athlete to ensure that all claims are processed through his/her primary health insurance.

B. Health Services

1. The student-athlete should immediately notify an AT of an injury no matter how minor it may appear at the time.
2. The AT will evaluate the injury and make the decision to how the injury will be treated.
3. The Department will not assume any financial responsibility for complications due to failure to follow physician's and/or AT's instructions.
4. The Department cannot assume any financial responsibility for claims resulting from bodily injury caused or contributed by the student-athlete being intoxicated, or being under the influence of drugs or narcotics unless prescribed by a doctor for a medical condition.

5. The Department will not assume any financial responsibility for the treatment of an injury that has not been approved by an AT. If a student-athlete chooses to be treated by medical personnel other than those arranged by the Department's ATs, the Department will not be responsible for communication with the medical providers or assume financial responsibility for treatment including expenses for travel, meals, and overnight accommodations.
6. The Department ATs are the ONLY people who can refer or arrange for any medical treatment. If an injury occurs within the first month of the semester and the student-athlete withdraws from the academic semester, ISU will no longer cover medical expenses except for certain pre-arranged situations.

C. Athletic Injury/Authorization Referral

1. All medical services for athletic injuries provided to a student-athlete must be coordinated with the team AT if any or parts of the services are to be paid for or provided on behalf of ISU.
2. The insurance designee of the Department will assume responsibility of payment of athletic related injuries ONLY IF an AT has evaluated the injury and determined treatment.
3. Specific procedures for a student-athlete's physician's appointment, diagnostic test, etc., are found in the *Idaho State University Department of Athletics Policies and Procedures Manual*.
4. The Department will try to attempt to relieve any financial burden that may occur from the care of athletic injuries. However, this is not an all-inclusive policy and benefits will be applied subject to the terms and limitations of the policy.

D. Other Medical Expenses

1. The Department *may* consider payment for certain medical conditions not directly related to athletic participation (see NCAA Bylaw 16.4).
 - a. Such payments may occur during the competitive season if such treatment is deemed necessary for the student-athlete to return to competition.
 - b. All payments must be reviewed and approved by the director of athletics in consultation with the assistant athletic director/university business officer (UBO) prior to any services being performed or any agreement of payment.
 - c. The UBO will determine which funding source will be used for payment.
2. All other medical care not provided by the above situations will be the responsibility of the student-athlete and/or their family.

E. Emergency Care

1. For more in-depth knowledge and understanding of emergency action plans (EAP) and lightning safety, please refer to the *Idaho State University Athletic Training Policies and Procedures Manual*.
2. Certification in cardiopulmonary resuscitation (CPR) techniques, first aid, and prevention of disease transmission (as outlined by Occupational Safety and Health Administration [OSHA] guidelines) is be required for all Department personnel associated with practices, competitions, skills instruction, and strength and conditioning (See NCAA Bylaw 17.1.6).