

UMBC Sports Medicine

Dear Student-Athlete & Parents,

This letter is to inform you of important information regarding health insurance coverage. Every student-athlete must acquire and maintain for the entire year personal health insurance through an individual or family policy. In the beginning of each academic year, the student-athlete must complete the *Sports Medicine Health Insurance Information /Authorization Form* and supply an *enlarged PHOTOCOPY of the FRONT & BACK of the HEALTH INSURANCE CARD, prescription card and any dental or vision card. It is extremely important to notify UMBC Sports medicine of any changes in health insurance coverage that occur during the year.*

Many insurance carriers require periodic proof of full-time student status in order to continue providing health insurance coverage. This information can be accessed online or in person at the registrar's office. If you are unsure of the requirements or nature of your medical insurance coverage, contact your employer's benefits manager or your insurance company for further information.

If the student-athlete is covered by an HMO or other Managed Health Care plan, you should contact your employer's benefits provider or your insurance company and notify the carrier that your son or daughter will be enrolled full-time at UMBC. They should guide and inform you of what options are available in order to receive your maximum benefits and avoid unnecessary delays in access to medical services.

If you do not reside in the immediate Catonsville area, UMBC Sports Medicine strongly encourages you to notify your insurance carrier to either:

1. Request "Guest privileges" or "Away from Home Care" while enrolled as a full-time student at UMBC, including identifying a primary care physician (PCP) within the Catonsville area, who is within your network or will be considered to be in your network.

NOTE: UMBC's University Health Services (UHS) participates with a number of HMO/POS plans including AETNA, Cigna and Blue Cross/Blue Shield. As of September 30, 2009 UHS will no longer be In-Network with United Healthcare. You may need to provide your insurance company with the following information to designate UHS as your "away from home or guesting" primary care physician.

Physician: Dr. Verlyn O. Warrington

Address: UMBC University Health Services, 1000 Hilltop Circle, Baltimore, MD 21250

Phone: (410) 455-2542

(Please be careful to choose the UHS office as Dr. Warrington also sees patients at the University of Maryland Family Practice office in downtown Baltimore.)

2. If your insurance cannot locate a PCP within our area, (zip codes 21250, 21228, or 21229) request that your insurance carrier submit to you in writing that they will pay the maximum benefits allowed for services provided as they would have if they provided your son or daughter with a PCP in this area.

Sample questions to ask your insurance carrier are:

Is my son or daughter covered by in-network benefits while attending UMBC?

If not, can out-of network coverage be set up while our son or daughter is away at UMBC?

If you are out of state, is there a participating network in Maryland?

Are there specific procedures that must be followed in order to access medical care while my son or daughter is away at school?

Per Athletic Department procedure, whenever a student-athlete is referred for health care services related to a covered athletic injury or condition, the athlete's personal health insurance must be used as the primary financial coverage. Following this primary insurance settlement, the Athletic Department will assume co-payment responsibility for the unpaid portion of the claim. **Student-athlete medical expenses are not "automatically taken care of" by the Athletic Department or the University.** If your son/daughter sustains an athletic injury which requires outside medical care, a letter will be sent to the policy-holder with specific information regarding claim processing. Student-athletes who do not comply with these procedures put themselves and their families at a serious financial risk, which may jeopardize their credit rating.

UMBC provides a Specified Hazard Insurance Policy, which is **secondary** to, a personal/ family medical insurance coverage. Coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions of which you should be aware. Covered medical expenses are the result of an injury that occurs during practice or play of an intercollegiate sport, which must be under the direction and immediate supervision of a coach or other official designated by UMBC's athletic department, or while traveling as a team member of a group to or from such activity. Such travel must be under the direction and supervision of a coach, or other designated UMBC athletic department official.

NOTE: UMBC assumes no responsibility whatsoever for any non-athletic related medical expenses including illnesses/conditions and/or non-athletic injuries. We strongly recommend that the student have coverage through a primary health insurer to avoid possible, significant out-of pocket expenses. UMBC's University Health Services is a fee-for-service provider therefore even routine care requires insurance coverage.

The UMBC Athletics Department secondary medical insurance policy will not apply to the situations indicated below. Please note this list is not all-inclusive, the master copy of the policy is on file in Maryland State Treasurer Insurance Division.

- (1) Injuries/illnesses that are not the direct result of a covered event, including but not limited to: pre-existing injuries, injuries that are a result of intramural, club sports, and recreational activities, and injuries incurred after completion of the student-athlete's intercollegiate athletic eligibility.
- (2) Benefits for a loss resulting from being intoxicated or under the influence of a narcotic unless it is administered on the advice of a doctor.
- (3) Benefits for a loss resulting from participation in a scheduled competitive event by a person who has not been medically cleared to participate by UMBC Sports Medicine Staff.
- (4) Cosmetic surgery or procedures unless directly related to an athletics related injury, with the exclusion of tissue avulsion from piercings.
- (5) Hospital room and board charges in excess of the semi-private room rate unless hospitalized in an intensive care unit.
- (6) Second opinions not approved by the UMBC Sports Medicine.

The NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's website at www.ncaa.org.

Sincerely,
UMBC Sports Medicine Staff

I have read and received the information above and should I have any questions or concerns, I will contact UMBC sports medicine staff during their regular hours of operation.

_____ (Student-Athlete's Signature)

_____ (Date)