



**THE PENNSYLVANIA STATE UNIVERSITY**  
**INTERCOLLEGIATE ATHLETICS**  
**POLICY MANUAL**  
**CHAPTER IV(A)**  
**SPORTS MEDICINE**

# CONTENTS

<b>IV(A). Sports Medicine</b>	<b>9-18</b>
<b>A. MEDICAL SERVICES AND RESPONSIBILITIES OF THE DEPARTMENT AND STUDENT ATHLETES</b>	
1. When Are Medical Services Available to Injured Student-Athletes?	11
2. What Should a Student-Athlete Do When in Need of Medical Services for An Athletically Related Injury?	11
3. What if a Student-Athlete Needs Emergency Care?	11
4. What Medical Services Are Available to Injured Student-Athletes?	12
5. May a Student-Athlete Obtain a Second Opinion?	13
6. What Are the Student-Athletes' Insurance Responsibilities?	13
7. Does the Department Provide Student-Athletes with Insurance Coverage?	14
8. How Are Medical Bills Processed?	14
9. What of a Student-Athlete Requires a Medical Procedure or Treatment That Is Not Covered by the Athletic Injury Insurance Program in Order to Participate Successfully in an Athletic Activity?	15
10. Are Transportation and Other Treatment-Related Expenses Covered by the Department?	16
<b>B. NUTRITION AND REPORTING OBLIGATIONS</b>	<b>16</b>
<b>C. FUNCTIONAL TESTING</b>	<b>16</b>
<b>D. VISITING TEAMS</b>	<b>16</b>
1. Visiting Teams Without Medical Personnel	16
2. Visiting Teams – Illness or Injury	17
<b>E. PHYSICAL EXAMINATIONS</b>	<b>17</b>
1. Walk-ons, Try Outs, Recruits	18
2. Returning Student Athletes	18
3. Ineligible Student-Athletes and Transfers	18
<b>F. ALLIED HEALTH CARE PROFESSIONALS CLEARANCE POLICY</b>	<b>18</b>
<b>G. INFECTIOUS WASTE DISPOSAL</b>	<b>18</b>
<b>H. APPENDIX</b>	<b>19-23</b>
a. Student Athlete Request for Second Medical Opinion	19
b. Affidavit of No Insurance	20
c. Student Athlete Request for Outside Surgery	21
d. NCAA Student Assistance Fund Policies & Guidelines for Emergency Travel	22
e. Allied Health Care Professionals Clearance Policy	23

**A. MEDICAL SERVICES AND RESPONSIBILITIES OF THE DEPARTMENT AND STUDENT-ATHLETES**

1. When Are Medical Services Available to Injured Student-Athletes?

Student-athletes may receive medical services for athletically related injuries and certain illnesses resulting from the participation in athletic activities, including team travel, competition, practices, tryouts and conditioning sessions during the playing season. Moreover, student-athletes also may receive medical services for athletically related injuries sustained during off-season practices and conditioning sessions, whether on or off campus, that are authorized, organized, and directly supervised by the following Athletics Department (the “Department”) personnel: coaches, assistant coaches, strength and conditioning coaches, volunteer coaches or athletic trainers. Injuries and certain illnesses sustained during Department- or University-sponsored events, such as the Big Ten Media Day, President’s Tailgate, NCAA-sanctioned international travel, and other similar events also are covered.

For purposes of this coverage, “student-athletes” include varsity student-athletes, practice players whose names appear on the team roster, athletic training students, student managers, student coaches, mascots, as well as the members of the cheerleading squad, team rugby, band, and dance team.

2. What Should a Student-Athlete Do When in Need of Medical Services for an Athletically Related Injury?

When in need of medical services for an athletically related injury, the student-athlete must contact the Athletic Trainer of the student-athlete’s specific sport or activity as soon as practicable. The Athletic Trainer shall be responsible for coordinating any relevant medical services with the Team Physician, the Team Orthopedic Surgeon, and/or the Team Dentist. After the initial consultation, the Athletic Trainer shall abide by any standing order of the Team Physician, Team Orthopedic Surgeon, and/or Team Dentist. When under the care of a particular treating physician, the student-athlete may discuss any private medical issue with that treating physician directly and may choose not to inform the Athletic Trainer of the particular topic that was/will be discussed, but the treating physician may choose to inform the Athletic Trainer to ensure the best level of care. For communication and record-keeping purposes, the student athlete must schedule any such appointment(s) to see the treating physician through the Athletic Trainer.

This Chapter shall not be construed to limit or restrict the student-athlete’s ability to choose his or her own health care or medical services providers. Nor shall it be construed to limit or restrict the student-athlete’s access to a medical doctor of his or her own choosing. However, unless the student-athlete strictly adheres to the policies and procedures set forth in this Chapter, the student-athlete may not be eligible for coverage under the University’s Athletic Injury Insurance Program or receive reimbursement from the Department.

3. What if a Student-Athlete Needs Emergency Care?

For medical emergencies, immediately call 911 and also contact the Athletic Trainer for the sport if he/she is not in attendance. Additionally, the coach or an individual overseeing the event should initiate the emergency procedures, as specified in the Department’s Emergency Action Plan Handbook. For minor injuries or non-emergency injuries, please notify the Athletic Trainer before calling 911 or taking the injured person to the emergency room. When necessary, the Athletic Trainer is responsible for notifying the Team Physician.

Please consult the Department's Emergency Action Plan Handbook.

4. What Medical Services Are Available to Injured Student-Athletes?

A. Team Physician

The Team Physician provides comprehensive primary care, including non-surgical orthopedic care, for athletically related injuries and certain illnesses, and facilitates the student-athlete's entry into the health care consultant system within and, if necessary, outside of the University. The Team Physician has absolute and final authority in determining the physical fitness of any student-athlete prior to participation in practice and/or competition. Additionally, whether a student-athlete may participate in a practice or competition after an injury or illness is at the sole discretion of the Team Physician.

B. Team Orthopedic Surgeon

Services of the Team Orthopedic Surgeon are available upon a referral by the Team Physician and/or the Athletic Trainer. To ensure continuity of care, student-athletes shall communicate special orthopedic issues to the Team Physician and/or the Athletic Trainer, who then is responsible for coordinating with the Team Orthopedic Surgeon. Once under the care of the Team Orthopedic Surgeon for a specific injury, the student-athlete shall have direct access to the Team Orthopedic Surgeon, but, for communication and record-keeping purposes, must schedule any such appointment(s) through the Team Physician and/or Athletic Trainer.

C. Team Dentist

The Team Dentist is available only through a referral by the Team Physician and/or the Athletic Trainer. The Team Dentist performs initial dental exams, emergency dental care, and consultations. Athletically related injuries are evaluated and treated by the Team Dentist, and when appropriate, injuries requiring special dental procedures will be referred to local dental specialists.

D. Athletic Training Services

The Director of Athletic Training Services/Assistant Athletic Director for Athletic Training Services is responsible for the overall supervision of the athletic trainers and for the assignment of athletic trainers to the various athletic teams and for athletic event coverage.

1) Athletic Trainer

Athletic trainers are available to provide treatment, rehabilitation, advice, and consultation. Athletic trainers shall be qualified to handle medical emergencies and have the sole responsibility, in the absence of the Team Physician, to make decisions concerning immediate first aid, CPR, and/or hospitalization of a student-athlete, and the decision as to whether a student-athlete continues to participate after an injury. All coaches shall abide by these decisions.

Athletic trainers shall abide by any standing order of the Team Physician, Team Orthopedic Surgeon, and/or Team Dentist.

## 2) Athletic Training Students

Athletic training students operate under the supervision of a staff athletic trainer and are assigned as needed. Athletic training students assigned to specific sports teams shall be qualified to provide emergency health care (e.g., first aid, CPR, etc.) and shall abide by all policies set forth by the departments of Kinesiology and Intercollegiate Athletics.

## 5. May a Student-Athlete Obtain a Second Opinion?

After the initial referral by the Athletic Trainer, the student-athlete shall consult with the Athletic Trainer and Team Physician regarding the evaluation, treatment, or management of an athletically related illness or injury. If the student-athlete would like to seek a second opinion, he or she shall be responsible for any costs associated with the second opinion. The Director of Athletics or designee, however, may determine, after consulting with the Athletic Trainer and treating physician, that under the particular circumstances of the case there is justifiable reason for the Athletic Department to pay for the second opinion. (Appendix A: Student-Athlete Request for Second Medical Opinion)

## 6. What Are the Student-Athletes' Insurance Responsibilities?

The student-athlete or the parent or legal guardian of the student-athlete is responsible for notifying the Department of any personal or family health insurance information. Student-athletes who are not enrolled in either a personal or family health insurance plan are encouraged to purchase the Penn State Student Health Insurance Plan. International student-athletes are required to purchase a health insurance plan with coverage comparable to that of the Student Health Insurance Plan. See <https://studentaffairs.psu.edu/health-wellness#>.

## 7. Does the Department Provide Student-Athletes with Insurance Coverage?

Student-athletes are covered under the University's Athletic Injury Insurance Program for any qualified athletically related injury and certain illnesses. The University's Athletic Injury Insurance Program provides excess coverage for medical expenses not covered by the student-athlete's personal or family medical, dental, or vision insurance, and lasts for a period of 2 years from the date the student-athlete sustained a covered injury.

The University's Athletic Injury Insurance Program covers athletically related injuries and certain illnesses resulting from participation in intercollegiate athletic activities, including team travel, competition, practices, tryouts, and conditioning sessions during the playing season. Moreover, student-athletes also may receive medical services for athletically related injuries sustained during off-season practice and conditioning sessions, whether on or off campus, that are authorized, organized, and directly supervised by designated Department personnel. The Athletic Injury Insurance Program also covers University-sponsored special events, such as the Big Ten Media Day, President's Tailgate, NCAA-sanctioned international travel, and other similar events.

Student-athletes may be covered by a separate insurance plan when traveling internationally for an athletic event. For more information regarding travel coverage, please consult the University's Travel Policy, available for review at <https://guru.psu.edu/policies/PennStateTravelPolicy.html>.

Non-international student-athletes who are not covered under a personal or family health insurance plan or those who lose insurance coverage during a playing season shall submit a copy of the “Declaration of No Insurance” to Penn State Sports Medicine, Office of Athletic Insurance & Billing. In those instances, the Athletic Injury Insurance Program will become the student-athlete’s primary insurance, but only for qualified athletically related injuries or certain illnesses under the guidelines of the plan. For questions relating to the Athletic Injury Insurance Program, please contact the Risk Management Office. (Appendix B: Declaration of No Insurance)

8. How Are Medical Bills Processed?

Medical expenses incurred for a qualified athletically related injury or illness will first be submitted to the student-athlete’s personal or family health insurance plan. Any deductible or portion of legitimate expenses not covered by the personal or family health insurance plan shall be submitted to Penn State Sports Medicine, Office of Athletic Insurance & Billing for payment under the Athletic Injury Insurance Program. If the student-athlete or his or her parent or legal guardian receives a check directly from the insurance company, the student-athlete shall ensure that the payment is forwarded to the Athletic Department for processing.

The student-athlete shall be responsible for any medical expenses arising out of any non-athletically related injury or illness that is not covered by the student-athlete’s personal or family health insurance plan.

If and when the Team Physician or Team Dentist refers the student-athlete to an outside physician, dentist, or health care facility, and the student-athlete incurs a balance for such services that is not covered by the student-athlete’s family or personal health insurance, or according to that insurance policy’s guidelines, or the University’s Athletic Injury Insurance Program, then the balance for those services shall be submitted to the Department for payment.

9. What if a Student-Athlete Requires a Medical Procedure or Treatment That Is Not Covered by the Athletic Injury Insurance Program in Order to Participate Successfully in an Athletic Activity?

The Athletic Department, at its sole discretion, may pay for costs or fees associated with medical procedures or treatment that may be necessary for the student-athlete’s participation in an athletic activity, but that may not qualify for coverage under the University’s Athletic Injury Insurance Program. Such medical procedures or treatment may include the cost of treatment for routine illnesses, physical exams, routine dental care or other medical services. Decisions to cover these expenses should be made by the Assistant AD for Athletic Training Services in conjunction with Athletic Administration.

Any costs and fees incurred from treatment will first be submitted to the student-athlete’s personal or family health insurance plan. Any deductible or portion of the legitimate expenses not covered by the personal or family health insurance plan shall be submitted to the Athletic Department for payment. If the student-athlete or his or her parent or legal guardian receives a check directly from the insurance company, the student-athlete shall ensure that the payment is forwarded to the Athletic Department for processing. (Appendix C: Student-Athlete Request for Outside Surgery)

Medical services are not available for:

- A. An injury or illness occurring in a practice, event, or competition that is not supervised, organized, or sponsored by the University or the Department.

- B. An illness or injury occurring after the completion of athletic eligibility, unless the student-athlete was under treatment by the Team Physician or Dentist prior to the completion of the student-athlete's eligibility and he/she has remained under such treatment.
- C. Services for routine or preventive dental care, including treatment for cavities, cleaning, impaction, and corrections of congenital defects that did not result from an illness or injury occurring in a practice or competition organized or sponsored by the University or the Athletic Department, unless it is necessary for the student-athlete's participation in an athletic activity.
- D. Contact lenses outside of academic calendar year and glasses unless approved by the Sports Medicine Administration.
- E. Routine vaccinations, unless required for international team travel.

10. Are Transportation and Other Treatment-Related Expenses Covered by the Department?

The Athletic Department will determine, on a case-by-case basis, whether to cover the transportation and other treatment-related expenses incurred by a student-athlete as a result of an athletically-related injury or illness. (Appendix D: NCAA Student Assistance Fund Policies & Guidelines for Emergency Travel)

**B. NUTRITION AND REPORTING OBLIGATIONS**

Nutrition counseling is available to all student-athletes. A registered dietitian is available to provide team-wide lectures and seminars on sports nutrition and to provide individual student-athletes with dietary assessments and personal counseling. Please contact the sport-specific Athletic Trainer for more information.

If a coach or an Athletic Trainer has reason(s) to believe or has documented evidence that a student-athlete's weight is impeding or impairing his or her performance, the coach or the Athletic Trainer should advise the student-athlete of the nutrition counseling services.

If a coach, an Athletic Trainer, or a student-athlete has reason(s) to believe that a particular student-athlete suffers from an eating disorder, that individual shall notify the Team Physician or the Assistant Athletic Director for Performance Nutrition, who is then responsible for notifying the Team Physician. The Team Physician shall be responsible for ruling out any potential underlying medical concerns and shall refer the student-athlete to the appropriate campus psychologist. As part of the treatment plan, the psychologist may refer the student-athlete for nutrition counseling.

**C. FUNCTIONAL TESTING**

Functional testing of student-athletes may be conducted to provide input for the planning of individualized conditioning programs, as well as to identify muscle strength and imbalances, and any potential for injury. The testing is coordinated through the Director Performance Enhancement or their designee, Athletic Trainers, and the Team Physician.

**D. VISITING TEAMS**

The Athletic Trainer assigned to the sport shall be responsible for notifying the medical staff of the visiting team about any available medical coverage, equipment, ambulances, local hospitals, and other applicable services. In addition, it is strongly recommended that the head coaches or designee of the respective teams advise a visiting team representative to communicate with the sport Athletic Trainer

regarding available medical coverage and facilities.

1. Visiting Teams without Medical Personnel

Any visiting team requesting medical coverage, shall notify the Athletic Trainer in that sport at least one (1) week before the scheduled contest. The Athletic Trainer shall respond promptly to the visiting team of the available services. Although providing the requested assistance or coverage would be desirable, it generally is not always possible to do so.

2. Visiting Teams – Illness or Injury

While a visiting team is at Penn State or in the State College area for an event with a Penn State intercollegiate team, all Penn State medical personnel and facilities shall be available to the visiting student-athletes as requested. Visiting student-athletes shall be evaluated and treated in the same manner as Penn State student-athletes when possible. Penn State shall not be responsible for any associated medical costs that may be incurred by the visiting team.

**E. PHYSICAL EXAMINATIONS**

Prospective student-athletes, rugby team members, and cheerleaders must not have had any disqualifying abnormalities on a physical examination performed by a licensed physician within the twelve (12) months prior to trying out for an athletic team or cheerleading squad. Before participating in any athletic activity at Penn State, each student-athlete who is selected to become an official member of the team shall submit to a pre-participation physical examination and a medical history evaluation, which shall be performed by the Team Physician. Each student-athlete shall submit to another physical examination and medical history evaluation within three years of the pre-participation examination, unless the information provided through the online annual health care update triggers another physical examination (see below).

The Big Ten requires an annual review of the health status of each student-athlete and cheerleader. Thus, each student-athlete and cheerleader is required to complete an online annual health care update. Any reported changes may trigger further evaluation and, at the Team Physician's discretion, a physical examination may be required at that time.

The head coach of each sport shall be responsible for ensuring that this policy is strictly followed. In addition, head coaches are responsible for ensuring that all student-athletes comply with this physical examination policy.

1. Walk-ons, Try Outs, Recruits

Coaches shall secure a signed Medical History Form from each candidate. Prospective student-athletes with no disqualifying abnormalities who have not had a physical exam conducted by a licensed physician within the previous twelve (12) months shall obtain a physical examination at their own expense and present a copy of the physical examination before participation will be permitted.

2. Departing Student-Athletes

A student-athlete who voluntarily leaves a team shall submit to a physical examination and a medical history evaluation before he/she is permitted to depart the team.

3. Ineligible Student-Athletes and Transfers



Coaches who permit student-athletes who are academically ineligible, or those who have transferred from another school, to participate in scheduled practices or scrimmages, shall require such student-athletes to submit to a physical examination and a medical history evaluation.

#### **F. ALLIED HEALTH CARE PROFESSIONALS CLEARANCE POLICY**

Allied Health Care Professionals may be used for certain types of athletically or medically related services or conditioning services. These services may include but are not limited to those performed by massage therapists, social workers, psychologists, chiropractors, physical therapists, yoga or Pilates' instructors, or team building instructors.

- A. Coaches and staff members who wish to schedule these services for the team must first contact their sport Athletic Trainer to ensure that the necessary forms and documents, including a Memorandum of Agreement and a signed contract, are properly executed. For detailed instructions regarding this process, please refer to the document entitled "Allied Health Care Professionals (Non-Penn State University) Approval Form," (Appendix E). For additional questions regarding this process, please contact each sport administrator.

#### **G. INFECTIOUS WASTE DISPOSAL**

Please refer to University Policy SY29, Infectious Waste Disposal, available at <http://guru.psu.edu/policies/SY29.html>, for the handling and disposal of infectious waste.

## **APPENDIX**

- A. Student-Athlete Request for Second Medical Opinion
- B. Declaration of No Insurance
- C. Student-Athlete Request for Outside Surgery
- D. NCAA Student Assistance Fund Policies & Guidelines for Emergency Travel
- E. Allied Health Care Professionals Clearance Policy

