

PAYMENT OF MEDICAL EXPENSES – STATEMENT OF POLICY

The University of Nebraska Athletic Medicine program provides outstanding care to our student-athletes for all of their medical concerns. As part of this care the athletic department provides secondary or excess insurance coverage within the specific NCAA guidelines. The following is an explanation of the University's procedure concerning the payment of expenses for athletic injuries.

Medical expenses that are due to injury or illness sustained by a student-athlete as a direct result of practice or participation in intercollegiate athletics at any time during the year will be covered by our insurance program. This would include injuries during any official countable practice, weight training, or conditioning and/or game. In the case of any of the above athletically involved injuries or illnesses our insurance is considered secondary, or excess, and the student-athletes' personal insurance is considered primary. This means that the student-athlete or parents must first submit a claim with their health insurance company. After the personal/primary insurance has paid on the allowable charges, the University's insurance will pay the remaining charges. *At no time will the student-athlete or their parents sustain any medical expenses if the injury is a direct result of participation in their sport.* After the primary insurance has responded, a copy of the explanation of benefits and/or any statement showing outstanding balances must be sent to the Athletic Department for final payment within 30 days of receipt.

In accordance with NCAA regulatory changes, it is the policy of the University of Nebraska to consider payment for certain medical conditions not directly related to athletic participation that may occur during the *competitive season if such treatment is deemed necessary for the student-athlete to return to competition.* All such payments must follow the same insurance guidelines as above and must be reviewed and approved by the University of Nebraska athletic medical staff prior to any agreement of payment. Other medical expenses outside the competitive season may be considered on a case-by-case basis for review by the Nebraska medical staff.

All other medical care not covered by the above situations will be the responsibility of the student-athlete and/or their family. Therefore, it is strongly advised that all student-athletes carry their own health and accident insurance.

Minor injuries, colds, and other medical concerns are typically addressed in the Athletic Medicine office by the team physicians and certified athletic trainers. In the case of any of these medical situations, the student-athlete must check with their athletic trainer as soon as possible for disposition of their care. In this manner, the designated athletic trainer for each sport and the coaches may be assured they are aware of any new injury or illness. Student-athletes needing to see a physician for any of these situations will be scheduled in the Athletic Medicine Clinic or at the University Health Center as available.

If you have any questions, please contact the designated athletic trainer for your sport or the Athletic Medicine office at 402-472-2276.

IMPORTANT:

In order to expedite the processing of medical insurance claims Nebraska Athletics must have current insurance coverage information on file which includes copies of your insurance card (front & back).

Please remember to notify both the designated athletic trainer and the athletic medicine office if there are any changes in your coverage. If you do NOT have medical insurance, please inform both the athletic trainer and the office of this as well.

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