



## **Medical Insurance Information for Stanford Student-Athletes**

**Understanding medical insurance and the costs associated with your medical treatment is very important. Please read this carefully. If you have any questions, contact Charlene Dow at 650-736-8979 or email her at [dow@stanford.edu](mailto:dow@stanford.edu).**

### **Contact Information**

The medical care for Stanford student-athletes is coordinated through the Sports Medicine Center located on the basement level of the Arrillaga Sport and Recreation Center, 341 Galvez St., Stanford, CA 94305. The phone number is 650-725-8202 and the fax number is 650-725-2607.

### **Sports Medicine Center**

The team physicians at the Sports Medicine Center will see all injuries and illnesses regardless of whether or not they are athletic or non-athletic related. The student athlete's primary insurance will be billed for these services. The student athlete will not be responsible for the secondary costs (the costs your insurance won't pay) when care is provided on site at the Sports Medicine Center or referred to Stanford Health Care for further treatment.

### **Mandatory Insurance Coverage**

Stanford University requires that every student provide evidence of current health insurance, family or individual, and maintain that coverage at all times while the student is at Stanford. Stanford University offers an insurance plan through Cardinal Care-Healthnet. To inquire about the costs and application process, please contact Vaden Student Health Services at 650-498-2336.

### **Summer Participation**

Student-athletes participating in summer practices require active insurance coverage during that time. Incoming freshmen student-athletes enrolled for summer quarter classes qualify for Cardinal Care if they do not have another medical coverage option. This coverage is not automatic. You must call Vaden Student Health Services to enroll the coverage is effective June 15<sup>th</sup> 2020 through August 31<sup>st</sup> 2020. This is advised for freshmen who are taking summer courses and who are participating in a sport with an early practice or workout schedule prior to 9/1/20.

However, students who are registered for Autumn Quarter 2020-2021 and who are required to participate in official University business in August prior to the start of classes may be eligible to purchase Cardinal Care for the month of August 2020. Please sign up no later than **Friday, July 10, 2020**. We anticipate that even if Autumn Quarter entry students are not on campus in August, official University business, such as orientation programs, will be held online. Thus, there may be some Autumn Quarter entry students who will want to be enrolled Cardinal Care in August.

If you are a returning student-athlete with Cardinal Care-Healthnet from the previous year 2019-2020, your policy is effective until 8/31/20. You must re-enroll for the academic year 2020-2021. The deadline to enroll in Cardinal Care or waive the coverage is 9/15/2020.

### **Financial Responsibility**

The student-athlete is financially responsible for all medical expenses incurred during any lapses in insurance coverage, regardless of whether the injury is caused through participation in athletics or otherwise. Stanford University does not assume financial responsibility for student-athlete medical expenses when the student-athlete is uninsured. We strongly recommend that student-athletes maintain insurance coverage when participating in any sport-related activity or training, even when the student may not be enrolled in classes.

### **Pre-existing Injuries and Illnesses**

**The student-athlete is financially responsible for medical expenses related to pre-existing injuries and illnesses.** Every incoming athlete will have a complete history and physical examination. Pre-existing illnesses or injuries will be identified at this time. **While the Sports Medicine Clinic may provide treatment for such conditions, the Department of Athletics assumes no financial responsibility for their management.** Pre-existing injuries or illnesses not disclosed during the pre-participation evaluation which are later exacerbated by intercollegiate sport participation are the financial responsibility of the student-athlete.

### **Secondary Expenses for Athletic-Related Injuries and Illnesses**

Stanford will cover secondary costs (those your insurance won't pay) for athletic-related conditions while the student is a varsity athlete at Stanford. The Department of Athletics carries a supplemental insurance policy which covers these secondary medical expenses for up to four years from the date of injury. **If the student athlete graduates, medical care must still be provided by Stanford Health Care to be covered.**

### **Athletic vs Non-Athletic Injuries**

An athletic injury is defined as an injury or illness that occurs as a direct result of participation in NCAA (intercollegiate)-sanctioned conditioning, practice or competition. When an athletic injury occurs, your primary insurance will be billed. You may receive an Explanation of Benefits from your insurance.

**Please forward statements immediately to Charlene Dow at the Sports Medicine Clinic.**

All other injuries and illnesses are considered non-athletic or pre-existing. **Non-athletic and pre-existing injuries and illnesses are the financial responsibility of the student-athlete.** In the case of a non-athletic or pre-existing injury or illness, the student-athlete is responsible for all costs not covered by their primary insurance. These costs would include deductibles and co-payments for durable medical equipment and services provided outside of the Sports Medicine Center.

The following examples may help to illustrate how these injuries are classified:

<i><b>Athletic Injuries</b></i>	<i><b>Non-Athletic / Pre-Existing Injuries</b></i>
<i>Knee injury during off-season sanctioned practice</i>	Knee Injury from bike accident riding to class
<i>Ankle injury during NCAA match</i>	Ankle dislocation during “pick-up” basketball
<i>Broken teeth in baseball game</i>	Broken teeth from intramural broomball
<i>Back injury sustained while weight training</i>	Chronic back pain associated with scoliosis
<i>Hematuria (blood in urine) from a collision sustained while participating in your intercollegiate sport.</i>	Hematuria (blood in urine) from kidney stone

### **Authorization for Medical Care**

Stanford’s financial responsibility is limited to those cases in which medical care is authorized by our physicians within Stanford Health Care. **If a student athlete seeks services from an outside provider, or pursues services recommended by an outside consultant, the student is financially responsible for all costs associated with their care.**

### **Insurance Records**

The student-athletes complete primary medical insurance information must be on file in the Sports Medicine Center. Student-athletes are not permitted to train, practice or compete without this information. Insurance information must be completed and submitted via the online ePPE website by **August 1, 2020**. To complete the student athlete insurance questionnaire, please follow the instructions in the “Online Medical

History and Insurance Questionnaire” section of the pre-participation evaluation. This information can be found at [www.university.e-ppe.com](http://www.university.e-ppe.com).

**A copy of your insurance card must be presented to the front desk at the Sports Medicine Center along with your PPE paperwork at the time of your physical.**

In the event of an injury or illness, Stanford’s medical providers will bill your primary insurance directly from this information so be sure to advise the Sports Medicine Clinic if your coverage changes. Failure to do so may result in charges being billed directly to student athlete.

### **Choice of Health Insurance Options**

If you have a health insurance plan that does not allow you to select a Stanford team physician as the student's primary physician (or grant guest privileges at Stanford Medical Center) you should have your son or daughter enroll in a local insurance plan. There are options available, although navigating this process can be quite confusing, so **feel free to contact our insurance specialist Charlene Dow (650)736-8979 to assist you.**

If you have a health maintenance type of primary insurance (HMO) or a preferred provider (PPO/EPO) plan, with a requirement of referral from a primary care physician, we ask that you call your insurance company to register your son or daughter with Stanford Health Care and choose one of our team physicians as your Primary Care Physician (PCP). Our team physicians can facilitate all levels of care within the Stanford health care system. If Stanford Health Care is not an option, inquire with your insurance company to see if you can be registered for “guest privileges” at Stanford health care. This will allow your insurance to be in effect at Stanford while your son or daughter is registered in school and at home during vacations and breaks. Many of these insurance carriers are contracted with SHC and our physicians and local clinics and this will facilitate optimal reimbursement.

**Please note: International insurance plans are not accepted at Stanford Health Care since most do not offer the broad insurance coverage required, we therefore recommend enrolling in a local plan or Stanford’s student insurance Cardinal Care.**

**Requests for Information**

Please reply immediately to any insurance company requests for information such as birth dates, previous medical conditions, coordination of benefits or requests for explanations on services rendered. If the information is not forwarded in a timely manner, you may become responsible for payment on these services.

### **Prescription Medications**

The Sports Medicine Center stocks some common prescription medications and will dispense these free of charge if ordered by one of our team physicians. **If a team physician prescribes medications not stocked in the Sports Medicine Center, Stanford Sports Medicine will not cover those pharmacy charges.**

**Student athletes are responsible through their insurance to cover the cost of any prescriptions ordered following a visit to a specialist.**

### **Dental Work**

Stanford Health Care only covers dental work directly related to athletic related injuries that occur to the teeth during practice or competition, subject to copays and/or deductibles. We highly recommend student athletes acquire dental coverage along with their health insurance coverage

### **Vision Care**

The student-athlete should contact their team's athletic trainer for specifics on Stanford's policy regarding reimbursement of eye wear.

### **Foot Orthoses**

Stanford Sports Medicine will pay for one pair of custom orthotics every two (2) years if prescribed by a Stanford sports medicine physician, for an athletic related injury, and only when provided by Stanford Sports Medicine Physical Therapy. The physical therapist will be responsible for the evaluation and design of the customized orthotic devices and they can be refurbished at the physical therapists discretion.

**Custom orthotics referred to providers outside of Stanford Sports Medicine Physical Therapy are not covered by Stanford Sports Medicine.**

### **Braces, Custom and Non-Custom**

Your primary insurance is billed and student athletes may be responsible for any copays, and/or deductibles.

Health Insurance is constantly changing, so please feel free to contact Charlene Dow at any time for questions about this information or your coverage.

Regardless of the nature of the injury or illness, if you receive a bill or an explanation of benefits related to medical services provided by Stanford Sports Medicine, please

promptly forward copies of these documents via fax or scan to Charlene Dow, to ensure that all paperwork is properly managed.