To Parents/Guardians of Boston College Student-Athletes:

Massachusetts State Law requires that every student enrolled at Boston College participate in a qualifying health insurance program with comparable coverage to the Boston College Student Blue Plan. The student plan is underwritten by BCBS, provides worldwide coverage, a low annual deductible ($150 per member/$300 per family for in-network and out-of-network services combined) and 100% coverage in-network.

A student athlete may waive the Student Blue Plan, if enrolled in private insurance that meets the following requirements:

- coverage extends throughout the year;
- the policy provides reasonably comprehensive coverage of health services, including primary care, emergency services, surgical services, hospitalization benefits, ambulatory patient services, and mental health services, and that these services are reasonably accessible to the student in the area where the student attends school;
- the policy provides coverage for lab work, diagnostic x-rays, physical therapy, chiropractic care, and prescription coverage in the area where the student attends school;
- the plan provides benefits that are at least comparable to the Student Blue Plan (Deductible not to exceed $500 and coverage of usual and customary charges at a minimum of 70%)

The following types of private insurance are NOT acceptable and therefore a student athlete may NOT waive the Student Blue Plan:

- if the health insurance plan is a HMO;
- if the health insurance is not reasonably accessible to the student in the area where the student attends school;
- certain Mass Medicaid plans do not qualify as comparable coverage (e.g. MassHealth Limited, Health Safety Net);
- if the health insurance is an out of state Medicaid plan;
- International students are not allowed to waive the Student Blue plan

Athletic Department Boston College Student Health Insurance Verification

When a student and/or parent/guardian waive the Boston College Student Health Insurance, they acknowledge that the student is currently covered by a private insurance policy that meets all of the specified requirements listed above and will maintain coverage for the full academic year. If the student does not waive the Boston College Student Health Plan the student’s account will automatically be charged the premium for the Plan. These charges are NOT covered or reimbursed by the Athletic Department.

Select One:

- [ ] The student-athlete’s private insurance meets the required criteria explained above, and we will waive BC insurance on Agora.
- [ ] The student-athlete’s private insurance either does not meet the required criteria explained above, or we simply wish to purchase additional insurance from Boston College. The student-athlete will NOT waive BC insurance on Agora.

I have read and understand both pages of this Insurance Information Letter.

Parent/Guardian Signature: ________________________________ Date: ________________

Student-Athlete Name: ___________________________________ Sport: ________________

Please inform the Boston College Athletic Department if you change insurance carriers during the school year, and save a copy of this letter for future reference. Due to Massachusetts State Law which requires all students must have health insurance, failure to maintain appropriate health insurance will result in the student being held from practice and competition.

Please Proceed To Page Two
Important Athletic Department Insurance Policy Guidelines:

1. All Boston College students are automatically enrolled in the Boston College Student Blue Plan. The cost of this plan is billed to the student account in both the fall and spring semesters. Information regarding the Student Blue Plan can be found at
   [https://www.bc.edu/content/bc-web/offices/student-services/billing-student-accounts/medical-insurance.html](https://www.bc.edu/content/bc-web/offices/student-services/billing-student-accounts/medical-insurance.html)
   a. Students that wish to waive the purchase of the Boston College Student Plan, and are over the age 18, must log on to their personal University Agora account and complete the Health Insurance Waiver form, by providing their private insurance information as required by the University.
   b. If a student is under the age of 18, participation in the Boston College Plan can be waived by completing the form located on the Boston College website ([www.BC.edu](http://www.BC.edu)). From this site, type “Medical Insurance Forms” into the search bar, to be directed to a page including the waiver form. This form must be printed, completed and returned to Boston College.

2. If the student does not waive the Boston College Student Health Plan before the September deadline, the student’s account will automatically be charged the premium for the Plan. These charges are NOT covered or reimbursed by the Athletic Department, regardless of the student’s scholarship status.

3. Boston College will not be responsible for any bills resulting from outside consultations with non-Boston College clinicians unless the student-athlete is directly referred by a team physician and/or an athletic trainer from Boston College and the care is authorized in writing by the Athletic Department Medical Director. This includes any type of care while the student-athlete is at home. A coach cannot make a referral for outside care.

4. Boston College will not be responsible for illness, pre-existing conditions, injuries or conditions that result from any type of non-compliance, or for injuries that were not reported at the onset of symptoms.

5. Boston College will be responsible for bills resulting from injuries incurred during an activity under the supervision of the Athletic Department only after private insurance has acted. The private insurance must provide coverage at a minimum of 70% of usual and customary charges per bill. Any bills not acted on by private insurance will be the responsibility of the parent/guardian.

6. To further assist our student athletes, the Athletic Department will cover the student’s deductible up to $500.00 per calendar year. (Any deductible amounts above $500.00 will be the responsibility of the parent/guardian)

7. HMO plans are NOT acceptable for private coverage of the student athlete.

8. If the private plan requires any type of pre-approval or pre-authorization before care is rendered, please ensure that your student-athlete is aware that they must contact you, their home physician, or the private insurance company to obtain ‘permission’ for care.

9. If an athletic injury occurs, the Athletic Department carries Secondary Accident Insurance that takes effect after Student’s primary insurance coverage (see Page 1 for criteria). All insurance policies under which the student-athlete is covered must consider all charges before the Secondary Accident Insurance will act on any bills.

10. If you receive medical bills please take the following steps:
    1. Confirm that your private insurance has acted on each bill. If not, call the service provider and give them your insurance information. Boston College will be unable to pay any amount of balance if your insurance has not acted due to late filing.
    2. Once your insurance company has acted, send all bills with a remaining balance along with the Explanation of Benefit Forms (EOBs) from your private insurance showing that each bill has been considered.
    3. Send to:
        Boston College
        Yawkey Athletic Center – Sports Medicine
        Chestnut Hill, MA 02467

    Please, DO NOT pay any outstanding bills directly, as it may not be possible for insurer to reimburse you.

Any questions related to health insurance coverage requirements or other items contained in this letter should be addressed with Assistant Athletic Director for Sports Medicine, Stephen Bushee at (617) 552-3009 or Bushee@BC.edu