Kansas Athletics, Inc. has in place a self-funded stop-loss accident and injury policy purchased through Mutual of Omaha that acts as a secondary accident insurance policy for athletically related injury charges. All athletically related injury/illness charges are first submitted through the student-athlete’s primary insurance carrier. Once these charges have been processed through the primary insurance carrier they can then be submitted to Kansas Athletics, Inc. for review of payment.

In addition, the NCAA sponsors a Catastrophic Injury Insurance Program. This is an insurance program that covers the student-athlete who is catastrophically injured while participating in a covered intercollegiate athletic activity. The policy has a $75,000 deductible and provides benefits in excess of any other valid and collectible insurance.

The Catastrophic Injury Insurance provides these benefits:

- Lifetime medical and dental expense benefits
- Home health care benefits
- Lifetime rehabilitation expense benefits
- Adjustment expense benefits for the immediate injured athlete’s family, including transportation allowances
- Special home and motor vehicle accommodation benefits
- Disability benefits
- Ancillary illness and injury benefits
- Death benefits
- College education expense benefits

Catastrophic injuries include:

- Spinal cord injury
- Severe head/neck trauma
- Partial or complete paralysis
- Injuries resulting in severely diminished mental capacity or other neurological injury that results in the inability to perform daily functions
- Irreversible loss of speech or hearing (both ears) or sight (both eyes) or both arms and both legs or one arm and one leg

For a Benefit Summary of the Catastrophic Injury Policy sponsored by the NCAA, please contact the Director of Business Operations at Kansas Athletics, Inc. JoAnn Zerr, at 785-864-7912.

It is Kansas Athletics, Inc.’s sincere desire to make any encounter by your son/daughter for an athletically related injury or treatment as efficient and informed as possible. To offer the highest quality of care while keeping medical costs down is of utmost importance. Securing your current insurance information before the beginning of the academic year enables Kansas Athletics, Inc. to do so. Should your insurance information change during the year, it is important to provide the new information to the Administrative Assistant-Training Room in a timely manner. Please direct any questions, forms, or correspondence to:

- Sandra White
  Administrative Specialist
  Telephone: (785)864-7938
  Fax: (785)864-7483

- Murphy Grant, MS, ATC, PES
  Director of Sports Medicine
  Telephone: (785)864-7957
  Fax: (785)864-7483

- Lawrence M. Magee, MD
  Head Team Physician
  Telephone: (785)864-7938
  Fax: (785)864-1046

This brochure outlines Kansas Athletics, Inc.’s policies regarding payment of athletically related injuries for all intercollegiate sports. It also explains the secondary/access insurance policy that Kansas Athletics, Inc. carries, and contains information on the University-sponsored Student Injury and Sickness Insurance Plan.

The University of Kansas Sports Medicine/Athletic Training Department provides outstanding medical care to all student-athletes (S-A’s). When a S-A is seen at the Nesmith Athletic Training Clinic for an athletically related injury, he/she is under the care of Certified Athletic Trainers, Physical Therapists, and Sports Medicine Physicians, who provide diagnosis, treatment, and. When a S-A must be seen outside the Nesmith Athletic Training Clinic for such procedures as MRI, surgery, X-rays, tests, dental services, etc., additional charges are incurred.

KU
Kansas Athletics, Inc.
1651 Naismith Drive
Lawrence, Kansas 66045-7538
Tel: 785-864-7938
Fax: 785-864-7483
PAYMENT POLICIES

- For each sport, all S-A’s are eligible for payment of athletically related injuries/illnesses by Kansas Athletics. All S-A’s must provide current insurance information before they will be allowed to participate in their sport. Non-scholarship/walk-on S-A’s are required to maintain continuous primary insurance coverage.

- Kansas Athletics, Inc. can pay only those expenses incurred as a result of an athletically related injury/illness sustained during NCAA sanctioned and staff-supervised practice, conditioning, or competition, as well as certain specified approved visits. This includes diagnostics, treatment, surgery, rehabilitation, and follow-up by a team physician.

- Charges for athletically related injuries/illnesses for all S-A’s are first filed with the S-A’s primary insurance. The S-A must provide current insurance information and complete necessary paperwork for provider at the time of visit.

- Any athletically related injury/illness charge incurred at Watkins Health Center will be charged through their business office to the S-A’s primary insurance company. After payment or denial, the invoice must be provided to Administrative Assistant or Athletic Trainer.

- If a S-A visits a medical provider/facility without a referral from the Nesmith Athletic Training Clinic, the S-A will be responsible for the charges.

- If the S-A’s insurance is through an HMO, the S-A must get a referral from their primary care physician to be seen by the physicians utilized by the Nesmith Athletic Training Clinic for outside treatment.

- Physicals for all scholarship and non-scholarship S-A’s are covered by Kansas Athletics, Inc. once added to team roster.

In most instances, providers utilize a single billing address. Therefore, invoices will often be sent to the S-A’s or the parents/guardians’ address rather than to Kansas Athletics, Inc. If invoices are going to the parents/guardians’ address, they should NOT be ignored. Please submit these invoices to your medical insurance company. Any athletically related injury/illness charge not covered by your medical insurance can then be sent along with an explanation of benefits to the Administrative Assistant or Certified Athletic Trainer for payment.

INCLUSIONS

Medical expense benefits incidental to a S-A’s participation in intercollegiate athletics that are allowable under NCAA guidelines include the following:

COUNSELING
Kansas Athletics, Inc. will pay for outpatient counseling and psychological services not covered by the S-A’s medical insurance if prior approval for these visits is given by the Director of Sports Medicine. There is both a Sports Psychologist and Nutritionist on staff that is free of charge. The athletic trainer in conjunction with Team Physician will make the referral.

- Megan Brent – Sports Psychologist
- Randy Bird – Nutritionist

DENTAL TRAUMA
Authorized dental visits for all eligible S-A’s will be covered by Kansas Athletics, Inc. after filing with the S-A’s primary insurance, provided the following criteria is met:

- The injury is directly related to participation in NCAA sanctioned practice or competition.

* If the S-A has a separate dental insurance plan, please provide this information to the Administrative Assistant.

VISION SERVICES
Kansas Athletics, Inc. acts as secondary for the cost of contact lenses or protective eyewear for the S-A’s who require visual correction in order to participate in intercollegiate athletics. In instances where the S-A’s insurance can be charged, Kansas Athletics, Inc. will pay the remaining balance.

* If the S-A has a separate vision insurance plan, please provide this information to the Administrative Assistant.

EXCLUSIONS

The following are situations or charges that are specifically excluded from payment by Kansas Athletics, Inc. under NCAA guidelines:

- Charges incurred for non-athletically related injuries/illnesses
- Emergency Room visits that are not related to practice or competition
- Surgery for any condition other than an athletically related injury/illness
- Surgery or treatment for any type of congenital disorder or illness, or for any pre-existing condition prior to physical examination by Kansas Athletic, Inc. team physician (e.g. an injury sustained in high school athletics)

- Eye glasses or contacts for reading
- Pregnancy tests, pregnancy, STD tests and/or treatment, acne medications, etc.

- Any medical services for a S-A obtained without a referral from Kansas Athletics Sports Medicine team physician or Certified Athletic Trainer

- Routine women’s health examinations

- Injuries incurred as a result of motor vehicle accident

- Injuries incurred as a result of criminal act

If a S-A elects not to utilize the Kansas Athletics Sports Medicine Department or its network of physicians for services/surgery, the S-A will be responsible for all charges incurred, unless prior approval is obtained from the Director of Sports Medicine or Team Physician in writing.

UNIVERSITY OF KANSAS

STUDENT HEALTH INSURANCE

Health insurance is available to all students at KU through the Student Injury and Sickness Plan provided by the State of Kansas. This plan provides coverage for most eligible medical expenses (for treatment at Watkins or elsewhere, depending on the option chosen), but it specifically excludes injuries related to NCAA athletics, which would be covered under the secondary Kansas Athletics, Inc. Accident Insurance Plan.

Every individual should understand that he/she has a responsibility to have adequate medical insurance coverage. If coverage is not available on the parents’/guardians’ policy, or if the S-A is married, legally independent or beyond the age limit to be covered under the parents'/guardians' insurance plan, then each S-A is advised to purchase his/her own insurance or elect coverage under this plan. If the S-A is covered under an out-of-state HMO, the S-A must take steps to insure that the S-A has coverage for medical care in Kansas. In some cases, guesting privileges can be obtained through an insurance company to cover a S-A while out of state or it may be possible to select a primary care physician in the Lawrence area who can issue referrals and authorize care. Please contact your insurance company to make the necessary arrangements.