University of New Orleans Department of Sports Medicine
Medical Care, Insurance, and Payment Policies and Procedures

The University of New Orleans Department of Sports Medicine seeks to provide comprehensive athletic training services for its student-athletes, including preventive services, first aid, evaluation, treatment, and rehabilitation of all injuries and illnesses to the student-athlete involved in the intercollegiate athletic program. The Department of Sports Medicine reports directly to the Director of Athletics and the team physicians.

The following information pertains to all University of New Orleans student-athletes and their parent(s)/guardian(s). Please read this document carefully.

If you have any questions, please do not hesitate to contact a member of the University of New Orleans Department of Sports Medicine.

There are no exceptions to these policies and procedures.

University of New Orleans Department of Sports Medicine
The University of New Orleans  Erica L. Taylor, MS, ATC, LAT – Head Athletic Trainer
Department of Sports Medicine  Allan Chase, MS, ATC, LAT – Assistant Athletic Trainer
Lakefront Arena  Becky Younger, MS, ATC, LAT – Assistant Athletic Trainer
6801 Franklin Avenue
New Orleans, LA 70122  Misty Suri, MD – Team Physician
504-280-7028 (office)  Matthew McQueen – Team Physician
504-280-6418 (fax)

Eligibility of Services
Student-athletes are permitted all available services provided by the Department of Sports Medicine as long as the student-athlete adheres to the athletic injury and medical policy and remains a member in good standing with a University of New Orleans intercollegiate athletic team.

Medical Certification for Individual Student-Athlete Participation
The University of New Orleans Department of Sports Medicine requires all student-athletes to complete a yearly medical packet and physical examination prior to the student-athlete being permitted to participate in any sanctioned intercollegiate athletic activity. **You are expected to disclose any injuries, illnesses, and/or surgeries that could affect your participation in athletics at the University of New Orleans. Failure to do so may negatively affect your eligibility for competition, athletically related financial aid, and/or your ability to file a claim under the UNO Department of Athletics secondary insurance policy.**

The pre-participation physical examination will be administered by a University of New Orleans team physician or his/her designee and must be completed yearly.

Pre-Participation Participation Physical Exam
The pre-participation physical examination **MUST** be administered by a University of New Orleans team physician or his/her designee and completed on an annual basis. The physical examination must be completed before the student-athlete is permitted to participate in any sanctioned intercollegiate athletics at the University of New Orleans.

If a student-athlete is absent for the scheduled physical examination, he/she will have one opportunity to “make-up” the physical examination at a time agreeable with the University of New Orleans Department of Sports Medicine and the University of New Orleans team physician or his/her designee. If the student-athlete is absent for the “make-up physical examination”, he/she will be responsible for scheduling an appointment, with a University of New Orleans team physician or designee to complete the required physical examination. The subsequent physical examination will be at the student-athlete’s own expense.
“Late-adds” or “walk-ons” who report after the scheduled exam dates will be responsible for scheduling their physical with the Sports Medicine staff.

Selected individuals may be required to complete additional tests and/or examinations as deemed necessary by the team physician and/or his/her designee. Upon successful completion of the aforementioned pre-participation physical examination process, the student-athlete will receive approval/certification from the University of New Orleans Department Sports Medicine to be issued equipment, and to participate in any sanctioned intercollegiate athletic events.

If, for any reason, the student-athlete is not approved/certified for intercollegiate athletics participation, he/she will be notified by the University of New Orleans team physician and/or a member of the University of New Orleans Department of Sports Medicine at the end of the pre-participation physical examination.

**Athletic Scholarship student-athletes:**
- Costs associated with any additional tests, consultations, and/or medical procedures needed to gain approval/certification for participation will be sent to the student-athlete’s primary health insurance for payment first
- Costs not paid by the student-athlete’s primary health insurance will be paid by the University of New Orleans Athletic Department

**Non-athletic scholarship student-athletes:**
- All costs associated with any additional tests, consultations, and/or medical procedures needed to gain approval/certification for participation in intercollegiate athletics at the University of New Orleans will be the responsibility of the student-athlete and/or his/her primary health insurance

No member of the University of New Orleans Department of Athletics or Sports Medicine will permit a student-athlete to participate who has not completed the pre-participation physical examination procedure.

**Insurance Coverage of Student-Athletes**

In order to remain in line with the standard and customary practices of similar NCAA Division I institutions, all University of New Orleans student-athletes are required to be covered by an individual health insurance plan before they are allowed to participate in any sanctioned intercollegiate athletics activities.

The student-athlete’s insurance must cover intercollegiate athletics related injuries and/or illnesses, and shall be considered the primary insurance coverage for all sanctioned intercollegiate athletics related injuries/illnesses. The deductible on the primary insurance plan must not exceed $1,500.00 and co-insurance must be 70% or higher. Per the annual medical packet, each student-athlete is required to complete the ‘Insurance Information Form’ and supply a photocopy (front and back) of their health insurance card.

If a student-athlete does not have primary insurance he or she will be required to obtain a policy prior to enrollment at the university or subscribe to a plan recommended by the University of New Orleans Department of Athletics. Examples of recommended insurance policies can be found in the document titled “University of New Orleans Department of Athletics Primary Insurance Options” at the end of this document. For clarification of the terms or eligibility criteria for this option contact the Department of Sports Medicine at (504) 280-7028.

The University of New Orleans Department of Athletics carries a secondary medical insurance policy for its student-athletes. This policy is secondary to, or in excess of, the primary insurance coverage, and covers only injuries/illnesses resulting from direct participation in sanctioned intercollegiate athletics events as approved by the Director of Athletics according to the NCAA regulations.

The University of New Orleans medical insurance policy will pay for the excess of the “necessary” medical treatment up to the “usual” and “customary” charges for such expenses incurred within 104 weeks (2 years) from the initial date of injury. The first expense must be incurred within sixty (60) calendar days of the injury date. The per injury maximum...
amount payable is limited to $90,000. Any and all injuries must be reported to a member of the Department of Sports Medicine immediately. It is the responsibility of the University of New Orleans athletic trainer supervising the sport to keep track of the 104 week time period and notify the head athletic trainer and/or his designee of any cases approaching the 104 week limitation.

Compliance with Insurance Company Requests
Due to the Health Insurance Portability and Accountability Act (HIPAA), insurance companies will not give any insurance information to the University of New Orleans Department of Sports Medicine staff. It is the student-athlete’s and his/her parents(s)/guardian(s) responsibility to understand the conditions that apply to their insurance policy and comply with any requests for information, etc. from the primary insurance company. Any delinquent bills resulting in bad credit due to non-compliance with insurance company requests may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

In the event a student-athlete and/or his/her parent(s)/guardian(s) receives payment or reimbursement directly from their insurance company for intercollegiate athletic related injury claims the full account balance becomes the responsibility of the student-athlete and/or his/her parent(s)/guardian(s), until payment is turned over to the provider.

HMO (Health Maintenance Organization Policies)
If a student-athlete’s primary insurance coverage is through an HMO, the University of New Orleans Department of Sports Medicine strongly encourages the student-athlete and/or his parent(s)/guardian(s) to change the primary care physician (PCP) to a University of New Orleans team physician (Matthew McQueen) or a local physician. Some HMO policies have “away from home care” when the student-athlete is living out-of-network. This will allow the student-athlete to have a network of physicians in the greater New Orleans area, as well as easier and better access to medical care. A member of the University of New Orleans Department of Sports Medicine can assist in this process, upon request.

Insurance Policy Changes
The University of New Orleans Department of Sports Medicine staff must be notified of any changes to a health insurance policy as soon as they occur (within 10 days). If proper notification is not received, the University of New Orleans Department of Athletics will not be responsible for any delays in payment, collection notices, credit reports, etc. that occur.

If a change or cancellation of a policy occurs without proper notification occurs, all bills incurred during that period will be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

Insurance Claim Form Procedures for Injuries Sustained during NCAA Sanctioned Activity
A secondary insurance claim form will be completed by UNO Sports Medicine staff when a student-athlete suffers any sport-related injury / illness that:

- Is seen by a physician (in the physician’s office or in the athletic training room)
- Is referred for x-rays and/or other diagnostic testing;
- Necessitates the consignment of a brace, splint, etc. from Donjoy, Breg, Inc., etc.
- Is a mild traumatic brain injury / concussion, or dislocation, regardless of whether or not the student-athlete is seen by a physician or undergoes diagnostic tests;
- Requires the student-athlete to miss one (1) game or three (3) consecutive practices
- Athletic trainer is suspicious that the student-athlete will need further treatment in the future

Insurance claim forms must be signed by the student-athlete and a representative of the University of New Orleans Department of Sports Medicine. Completed forms will then be submitted to the secondary insurance company.
**Exclusions and Limitations**
The University of New Orleans Department of Athletics secondary medical insurance policy will not apply to the situations indicated below. This list is not all inclusive.

- Injuries/illnesses that are not the direct result of sanctioned intercollegiate athletics participation during the dates of the primary competitive season and designated off-seasons as approved by the Director of Athletics according to NCAA regulations
- Pre-existing conditions of the heart and circulatory system. This statement applies to conditions found during PPE’s and said conditions of heart attack, stroke, brain, circulatory malfunctions and heat exhaustion
- Experimental procedures
- Cosmetic surgery or procedures unless directly related to an athletics related injury.
- Hospital room and board charges in excess of the semi-private room rate unless hospitalized in an intensive care unit
- Injuries/illnesses that are a result of intramural, club sports, and recreational activities (non-intercollegiate activities), as well as training/conditioning activities that occur outside of the primary competitive season and designated off-season periods
- Injuries/illnesses that are recurrences of old injuries/illnesses which were sustained before participation in the intercollegiate sports program
- Expenses for athletic injuries incurred after completion of the student-athlete’s intercollegiate athletic eligibility
- Medical expenses beyond the limitations and exclusions of, or not covered by the University of New Orleans Department of Athletics insurance policy

Medical bills resulting from the aforementioned activities will be submitted to the student-athlete’s primary medical insurance. Any unpaid balances are the responsibility of the student-athlete and/or the student-athlete’s parent(s)/guardian(s).

The master policy on file at the University contains all of the provisions, limitations, exclusions, and qualifications of the University of New Orleans Department Of Athletics’ secondary insurance policy, some of which may not be included in this document. If any discrepancy exists between this document and the policy, the master policy will govern and control the payment of benefits. If you should have any questions or concerns, contact the UNO Department of Sports Medicine.

**Medical Bills**
In the event a student-athlete receives a bill/statement/invoice for an injury/illness that occurred as a direct result of participation in NCAA sanctioned intercollegiate athletic activities at the University of New Orleans, the student-athlete must submit the bill/statement to his/her licensed/certified athletic trainer within 30 business days of receipt. Bills received after 30 days will be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s). The University of New Orleans Department of Athletics and/or the Department of Sports Medicine WILL NOT be responsible for any delays in payment, collections notices, credit reports, etc. that occurred due to bills not being submitted in a timely manner.

Mail or scan/email all bills to:
University of New Orleans
Attn: Department of Sports Medicine
6801 Franklin Avenue
New Orleans, LA 70122
Office: (504) 280-7028 Fax: (504) 280-6418
Email: ETaylor@ochsner.org

**Injury/Ilness Reporting**
Any certified intercollegiate athletics participant who is injured / becomes ill must immediately report the injury/illness to a member of the University of New Orleans Department of Sports Medicine. Costs pertaining to an injury and/or
Illness not reported in a timely manner may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

**Non-Intercollegiate Athletic Related Injury**
A student-athlete’s and/or his/her parent(s)/guardian(s) primary insurance policy will be responsible for bills/charges associated with injuries that occur outside of an NCAA sanctioned intercollegiate activity. Any remaining charges must be paid by the student-athlete and/or his/her parent(s)/guardian(s).

Examples of injuries that may occur outside of NCAA sanctioned intercollegiate activity include but not limited to:

- Injuries sustained while in your dorm room or other UNO building
- Injuries sustained in a motor vehicle accident
- Injuries that occur while playing pick-up basketball at the UNO Rec. Center

The University of New Orleans Department of Sports Medicine will not assume financial responsibility for any injury of a student-athlete that occurs outside of an NCAA sanctioned intercollegiate activity.

**Illness**
A student-athlete’s and/or his/her parent(s)/guardian(s) primary insurance policy will be responsible for bills/charges associated with illness (cold, cough, flu, etc). Any remaining charges must be paid by the student-athlete and/or his/her parent(s)/guardian(s). The University of New Orleans Department of Sports Medicine will not assume financial responsibility for any student-athlete’s illness.

**Post-Injury Return-to-Play Clearance**
A student-athlete who sustains an injury which may include, but is not limited to, sprain, strain, fracture, laceration, or mild traumatic brain injury (concussion) is required to be evaluated and medically cleared by a member of the University of New Orleans Sports Medicine team. Members of The University of New Orleans Sports Medicine team include, but are not limited to: team physicians, athletic trainers and physical therapists. Only after a member of The University of New Orleans Sports Medicine team deems it appropriate and safe for the student-athlete to return-to-play will he/she be given full medical clearance to do so. Without exception, The University of New Orleans Sports Medicine team has the final say in the medical clearance of a University of New Orleans intercollegiate athletics student-athlete.

**Physician Referrals/Consultations**
The University of New Orleans Department of Athletics and Department of Sports Medicine has fostered positive relationships with many medical providers in the greater New Orleans area who have consistently provided high quality service to University of New Orleans student-athletes. Members of the University of New Orleans Department of Sports Medicine will refer student-athletes to these providers, unless extenuating circumstances necessitate a different provider. Student-athletes with a primary insurance that is an HMO policy are strongly encouraged to have a local primary care physician (PCP), so that timely care can be given.

All student-athletes must be seen and evaluated by a member of the University of New Orleans Department of Sports Medicine before a referral to a physician will be made. A member of the University of New Orleans Department of Sports Medicine must authorize and properly refer all student-athletes to see a physician or medical consultant for diagnostic tests. **If a student-athlete decides to see a physician/medical consultant, and/or undergo a diagnostic test without prior authorization/referral from a member of the University of New Orleans Department of Sports Medicine, the student-athlete and/or the student athlete’s parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.**

**Orthopedic and/or Medical Second Opinions**
If a student-athlete and/or his/her parent(s)/guardian(s) desire another physician’s opinion on an orthopedic and/or medical injury/illness, the UNO Department of Sports Medicine will make arrangements for the second opinion with a qualified local physician. **If a student-athlete decides to see an orthopedic and/or medical physician without the authorization of a member of the University of New Orleans Department of Sports Medicine, the student-athlete and/or the student athlete’s parent(s) / guardian(s) will be financially responsible for any and all medical bills incurred.**
**Dental Care**
The University of New Orleans Department of Athletics secondary medical insurance program will assume financial responsibility for dental care resulting from the direct participation in sanctioned intercollegiate athletics events as approved by the Director of Athletics according to NCAA regulations. As with other injuries, this insurance is SECONDARY to, or in excess of, personal family medical insurance coverage.

Custom molded mouthpieces can be fitted for student-athletes who express a desire for them. Costs associated with the mouthpieces will be the sole responsibility of the student-athlete or and/or his/her parent(s)/guardian(s).

**Eye Care**
The University of New Orleans Department of Athletics secondary medical insurance program will assume financial responsibility for eye care resulting from the direct participation in sanctioned intercollegiate athletics events as approved by the Director of Athletics according to NCAA regulations. As with other injuries, this insurance is SECONDARY to, or in excess of, personal family medical insurance coverage.

Student-athletes in need of an eye exam and/or contact lenses during their time at the University of New Orleans will be referred to an optometrist by a member of the UNO Department of Sports Medicine staff. The UNO Department of Sports Medicine will not assume financial responsibility for eye care and/or contact lenses. Medical bills associated with an eye exam and/or contact lenses will be the sole responsibility of the student-athlete and/or his/her parent(s)/guardian(s). If a student-athlete wears contact lenses, the student-athlete must provide one (1) pair of lenses to the student-athlete’s licensed/certified athletic trainer to be kept in case of emergency.

**Nutrition Counseling**
University of New Orleans Sports Medicine as well as Strength and Conditioning staffs are available to student-athletes for nutrition counseling upon request. Periodic group presentations and individual consultations can be set up with a nutritionist when needed. Individual referrals to the nutritionist, based on a documented medical problem are covered as per the policy on illnesses. Student-athletes who wish to consult with a nutritionist regarding performance enhancement or other topics not related to a specific documented medical problem must do so at their own expense.

**Pregnancy**
The Departments of Athletics and Sports Medicine have developed a Student-Athlete Pregnancy Policy to ensure appropriate care, protection and referral for student-athletes. The procedures outlined in this policy will allow the student-athlete to make the best decisions concerning her pregnancy and her future as a student-athlete at the University of New Orleans. A copy of the Student-Athlete Pregnancy Policy can be made available upon request.

**“Out-of-town” Physical Therapy/Rehabilitation**
At times, it may be necessary for a student-athlete to utilize an “out-of-town” physical therapy facility. Permission must be granted by the UNO Department of Sports Medicine. If a student-athlete decides to utilize physical therapy/rehabilitation services without the authorization of a member of the University of New Orleans Department of Sports Medicine, the student-athlete and/or the student athlete’s parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.

**Exit Interview**
Every student-athlete will complete an Exit Interview following his/her season. This will include a review of all injuries and/or illnesses that occurred during participation throughout the student-athlete’s season and referral for follow-up care if applicable. Failure to complete interview within two weeks of the end of season will release the University of New Orleans from all financial responsibility for medical bills resulting from said injury or condition.
International Student-Athletes
In order to be enrolled in classes at any United States college or university, international students must prove that they have insurance that complies with standards set by the federal government. Insurance requirements will vary depending on if the student qualifies for F-1 status or J-1 status and are outlined below. The Office of Student Services can assist the student-athlete with all insurance inquiries.

F-1 Students-
All F-1 students must carry health insurance that meets specifications outlined by the United States Department of State (DOS). Failure of an F-1 student to carry health insurance will result in termination of the student’s program and a report of the program termination to the United States Department of State. F-1 students must carry health insurance that provides for emergency medical evacuation and repatriation.

J-1 Students-
All J-1 students must carry health insurance for themselves and all J-2 dependents that meet specifications outlined by the United States Department of State (DOS). Failure of a J-1 student to carry health insurance will result in termination of the student’s program and a report of the program termination to the United States Department of State.

<table>
<thead>
<tr>
<th>Visa Status</th>
<th>Medical/Accident Coverage*</th>
<th>Repatriation Coverage</th>
<th>Medical Evacuation Coverage</th>
<th>Maximum Deductible</th>
<th>U.S. Based Claims Office</th>
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<tr>
<td>F-1/F-2</td>
<td>$100,000 per accident/illness OR $200,000 minimum aggregate</td>
<td>$25,000</td>
<td>$50,000</td>
<td>$500</td>
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<tr>
<td>J-1/J-2</td>
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<td>$25,000</td>
<td>$50,000</td>
<td>$500</td>
<td>Required</td>
</tr>
</tbody>
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Medical/Accident Coverage must include the following
- Emergency and non-emergency care (no emergency only policies will be accepted)
- Maternity benefits coverage (regardless of gender) of 36 weeks gestation, labor and delivery. Please refer to the following website for sections 1681 and 1687 of Title IX of 1972 regarding equal treatment of male and female students [http://www.dol.gov/oasam/regs/statutes/titleix.htm](http://www.dol.gov/oasam/regs/statutes/titleix.htm).

If an international student-athlete is already covered by insurance that meets the requirements outlined above, he/she must provide written proof of coverage to the University of New Orleans Department of Sports Medicine. The information should be in English and should clearly specify the amount, period, and type of coverage, the deductible, the company rating, any co-payments, exclusions, explanation of benefits and the policy concerning pre-existing conditions.

Anyone with questions regarding insurance requirements for international students should contact the University of New Orleans Office of International Students and Scholars by phone at (504) 280-6021 or on their website at [www.oiss.uno.edu](http://www.oiss.uno.edu) and follow instructions under the link “insurance requirements”.

The aforementioned guidelines may not be exact in every situation and for every student-athlete. International insurance regulations are continually amended and changed by the U.S. government. The University of New Orleans Department of Sports Medicine will not be held responsible for changes that the University or government may make, and/or the student-athlete’s failure to check the specific guidelines for their country or insurance company. It is the student-athlete’s responsibility to make sure that they are in compliance with Federal, the University of New Orleans and the University of New Orleans Department of Intercollegiate Athletics regulations at all times.
University of New Orleans Department of Athletics
Primary Insurance Recommendation

In order to remain in line with the standard and customary practices of similar NCAA Division I institutions, all University of New Orleans student-athletes are **required** to be covered by an individual health insurance plan before they are allowed to participate in any sanctioned intercollegiate athletics activities.

Below you will find information regarding a 10-month (August-May) student health insurance policy through Consolidated Health Plans. This plan meets all the necessary requirements to be in compliance with the University of New Orleans (international student-athletes included) and the University of New Orleans Department of Athletics.

The University of New Orleans Department of Sports Medicine highly recommends this plan for any student-athlete, domestic or international, looking to purchase a health insurance policy.

Please note, the United HealthCare plan offered by the University of New Orleans Student Health does NOT meet the requirements of the University of New Orleans Department of Athletics. The United HealthCare plan does NOT cover athletic related injuries.

**CHP Insurance Plan: Short Term Medical Plan for Student Athletes**

- $100,000 medical maximum
- $15,000 for accidental intercollegiate athletic injuries
- Deductible options of $250 or $500
- 80%/20% Coinsurance in-network and 60% out of network
- **$25,000 for medical evacuation**
- **$10,000 for repartition**
- Prescription benefit discount plan- $10 generic copay, $15 brand-name copay, $250 maximum

To view additional plan information and benefits please visit: [https://consolidatedhealthplan.com/group/277/home](https://consolidatedhealthplan.com/group/277/home)

For more information regarding the above insurance plans please contact the UNO Department of Sports Medicine.