

Oklahoma Panhandle State University

Insurance Policy and Procedure

1. All student athletes are required to have primary insurance.
 - a. It is the responsibility of the student/parent/guardian to supply a list of providers of their primary insurance. This provider list should be in the Guymon, OK. 73939 and Liberal, KS. 67901 area.
 - b. If any of your insurance or personal information changes during the school year, please inform us as soon as possible.
2. All medical bills must first be sent to the primary insurance.
 - a. An EOB (explanation of benefits) is required to prove that the primary insurance has been filed.
 - b. The EOB will come from the insurance company; it is not a bill from the physician, hospital, clinic, etc.
3. In order for the secondary policy to take affect the following must be met.
 - a. All deductibles, co-pays, and the first \$10,000 must be met either by the primary insurance, or by the student athlete, or their parents.
 - b. EX) if the primary insurance pays \$9000, the remaining \$1000 must be paid by the student athlete or the parent so that the total is \$10,000 before the secondary will be filed.
4. Bills which are not covered by the OPSU secondary policy include.
 - a. Pre-existing and congenital conditions
 - b. Non-athletic related injuries
 - c. Illness (cold, flu, etc.)
 - d. Medical conditions not related to participation in OPSU Athletics
 - e. Medical expenses for athletic injury if the referral was not authorized by the Head Athletic Trainer or Team Physicians
 - f. Medications for any non-athletic injury
 - g. Durable medical equipment (braces, crutches, etc.)

General Information about Insurance Policy

- Unlike automobile insurance, occasional claims against your medical insurance generally do not affect the premiums. Therefore, if you currently have coverage on your student athlete, the University highly recommends that you maintain that coverage as long as your son/daughter is enrolled at Oklahoma Panhandle State University.
- Your insurance company may require verification of full-time enrollment.
- The OPSU Athletic Department mandates your student athlete carry usable insurance. Please contact OPSU Athletic Training Department for information.
- Additionally, NCAA guidelines prohibit an institution from paying for a many medical services. Should your student athlete become ill or be injured outside of practice or competition, your primary insurance will help limit the cost of necessary medical treatment.
- Medicare or Medicaid will not be accepted as the primary insurance.
- It is the responsibility of the student/parent/guardian to check that their primary insurance is pre-authorized with the surrounding community's health providers, especially if their primary is a HMO or PPO health plan.

I have read and understand the above policy and information

Printed name of Student Athlete

Printed name of Parent / Guardian

Signature of Student Athlete

Signature of Parent / Guardian

Date

Date