

## **Athletic Accident Insurance**

The Madonna University athletic department carries this policy to assist in the payment of medical services for its student-athletes injured during participation. *Madonna University is not responsible for the payment of medical bills.* Failure to follow the proper procedures for obtaining treatment and submitting bills may result in denial of the claim. The athletic department is not responsible for any bill incurred by a student-athlete who seeks treatment for an injury without prior approval from the certified athletic trainer.

### **1. Coverage**

- a.** Madonna University provides **secondary athletic accident coverage** for its student-athletes participating in intercollegiate athletics. This is an excess policy which covers remaining expenses after the patient's primary insurance benefits have been exhausted. All bills must first be submitted to the student-athlete's primary medical insurance for payment. Any payment denials from the primary insurance will also result in denials from our secondary insurance carrier.
- b.** An accident is defined as an unexpected, sudden, and definable event, which is the direct cause of bodily injury independent of any illness, prior injury, or congenital predisposition.
- c.** Coverage is only extended for events and activities that are authorized, organized or directly supervised by an official representative of Madonna University. This includes practices and games during both the traditional and non-traditional seasons.
- d.** Coverage is *NOT* provided for medical expenses resulting from illness, disease, or conditions unrelated to accidental injury while participating in intercollegiate athletics at Madonna University. The policy does *NOT* cover out-of-season injuries, general medical illnesses (pneumonia, appendicitis, common colds, sore throats, respiratory infections, gastrointestinal disorders, etc.), overuse syndromes (tendonitis, bursitis, etc.) or non-athletic related injuries or conditions. Additionally, pre-existing conditions and routine medical care (eye care, dental care, illness) are *NOT* covered.

- e. The benefit period for all eligible expenses is one year from the original date of injury. Failure to provide the necessary information in a timely manner may result in non-payment of the claim.
  
- f. A claim submitted to the University for processing with our secondary insurance carrier does not guarantee payment of the claim.
  
- g. **HMO's** - If primary insurance coverage is through an HMO (health maintenance organization) the proper procedures required by the plan must be followed in order for the university's secondary insurance carrier to satisfactorily complete the claim. Except for emergency procedures, all referrals must go through your primary care physician. The University is not responsible for out-of-network claims.

## **2. Submitting a claim to Madonna University**

- a. All bills should first be filed with the student-athlete's primary insurance carrier.
  
- b. If a balance remains after the primary insurance has paid its maximum, the remaining balance(s) can be submitted to the university's secondary insurance company.
  
- c. The following paperwork must be sent to the athletic training room in order to file a claim:
  - 1. Itemized bill(s) – from each vendor: physician, medication, hospital, etc.
  - 2. Explanation of Benefits – EOB – from your insurance company; provides breakdown of expenses and payments.
  - 3. Statement(s) – these allow us to monitor the status of open balances.
  
- d. No claim can be sent to our secondary insurance carrier without copies of both the itemized bill and the EOB sheet. Failure to provide these items in a timely manner may result in denial of a claim.

- e. Please send copies of bills and EOBs to:

Madonna University  
Athletic Dept. – Insurance  
36600 Schoolcraft Rd.  
Livonia, MI 48150

- f. Questions about submitting a claim can be directed to the athletic training room at (734) 432-5605. For questions regarding the status of current claim, please contact Judy Schilling in the Business office at (734) 432-5394.

