



Dear Tiger Family:

We feel it is important that each of you thoroughly understand the athletic insurance and medical policies of The University of West Alabama. Hopefully, your review of this letter and the accompanying documents will provide that understanding and address any questions.

The National Collegiate Athletic Association (NCAA) does not permit us or any university to pay medical bills that occur related to illnesses, injuries or conditions which are not the direct result of accidents occurring during supervised athletic trips, practices, and games. For this reason, The University of West Alabama Department will not be financially responsible for non-athletic injuries or illnesses that do not occur as a direct result of supervised athletic trips, practices, or games. This includes but is not limited to: DENTAL WORK, EYE GLASSES, EYE EXAM, HEARING AIDS, MEASLES, CHICKEN POX, WARTS, TUMORS, APPENDICITIS, PREGNANCY, LEUKEMIA, INJURIES FROM FIGHTS AND RECREATIONAL ACTIVITIES, or any other conditions not related to their participation in their intercollegiate athletics. We will assist the athlete in getting proper medical care for the above, if desired, but we will not accept financial responsibility.

All participants in varsity athletics will be **required to complete the Insurance Status Forms found at <http://at.uwa.edu/forms/isf.doc>** and return to Brad Montgomery prior to start of participation.

- The forms **must** be signed by the athlete and policy holder(s).
- While encouraged to obtain insurance, **Scholarship Athletes** without current insurance must still complete form and return.
- **Non-Scholarship Athletes** must show proof of primary insurance coverage on the form in order to participate.
- **International student-athletes** are required to purchase primary insurance coverage upon registration to the University as part of their fees. Please indicate on the insurance form that you are an International Student so that a card may be obtained from the University.
- We request a front and back copy of an athlete's current insurance card for documentation and quick reference when needed. This may be in the form of a photocopy or a digital picture as long as it is legible.
- Verification may be warranted by UWA athletic training personnel during sports year.

In the event that insurance coverage changes or the information we have is no longer valid, it is the responsibility of the athlete to immediately provide the updated information to the contact at the bottom of this letter.

All medical bills received in regards to services rendered during the aforementioned circumstances, should be submitted to the athlete's insurance company. Once an explanation of benefits (EOB) and remaining or denied charges are provided to the athlete, they must be presented (i.e. mail, email, fax or direct delivery) to the contact at the bottom of this letter for the remaining balances to be filed with UWA Athletic Insurance and/or paid. UWA's insurance will not pay remaining balances until all available funds of athlete's primary/secondary insurance has been met.

Student athletes will be responsible for the purchase of all prescriptions needed other than those prescribed for a covered athletic injury/illness.

We now require that each student-athlete undergo cardiovascular screening for underlying symptoms of Marfan syndrome, sudden cardiac arrest, myocarditis, aortic stenosis, hypertrophic cardiomyopathy or any other underlying cardiac disorders in order to participate in intercollegiate athletics. The complete diagnostic work-up will include a non-invasive vascular ultrasound and echocardiogram administered in the Athletic Training & Sports Medicine Center through medical providers chosen by UWA. New student-athletes will complete this testing battery during their pre-participation physical upon entrance to the university. Similar to other billable services, our medical provider will bill the student-athlete's health insurance for these services. Policy holders may receive an Explanation of Benefits (EOB) following these tests. It is important to understand these are NOT BILLS, but statements. Neither the student-athlete nor policy holder will be responsible for any outstanding balance not covered by your health insurance provider. If you have a Health Savings Account (HAS) or Flexible Spending Account (FSA) that is set-up to automatically pay any remaining balances after insurance, you may want to adjust this. In the unlikely or rare event that you receive an actual bill on this particular services, please DO NOT PAY, but do forward to us.

The University of West Alabama utilizes an electronic medical record program through Vivature, called NEXTT. The NEXTT program that we acquired will allow us to track injuries, generate reports and increase our staff's ability to care for your student-athlete quickly and more efficiently. NEXTT also provides The University of West Alabama another function, which is medical billing for the services we provide to our student-athletes. Vivature will also help establish our school facility as an in-network provider with your insurance company. Vivature will also help us verify your insurance benefits and ensure that your coverage is up to date and that there have not been any changes that we need to know about. You will not be responsible for paying anything additional out-of-pocket (copayments or coinsurance) for services that we bill for; we will simply accept whatever your insurance company would ordinarily pay for these services. Using your primary insurance does not cause your rates to go up. Medical insurance is not like car insurance. In fact, due to recent law changes associated with healthcare reform, all rate increases can only be assessed using a community rating. This means that next year's rates will be based on the performance of all the members of a specific healthcare plan. In fact, some services such as annual physicals, etc. can actually help improve the performance of your medical plan. Utilizing this system can help lower your overall family medical expenses during a calendar year. Any charges related to us that your son/daughter incurs will be applied to his/her Individual insurance deductible as well as your overall Family deductible. This means you will be working toward meeting your insurance deductible requirements without doing anything different or paying anything out-of-pocket. Specifically, this could be a huge benefit in the event that your son/daughter needs an MRI, surgery, etc. This could also benefit your family in the event that you have other medical expenses, as you will be closer to meeting your Family deductible requirements.

Please note that NO EXTRA COST will be assessed to our student-athletes for the services we provide. In essence, we are only collecting money that your primary insurance would normally pay a medical provider for any services performed by a normal clinic, which will instead be provided by our athletic training & sports medicine staff. As a result, this will help to provide better support for student-athletes; therefore, increasing the student-athlete experience.

Here are a few things you may experience regarding your insurance:

- You may receive an Explanation of Benefits (EOB) from your insurance company for services we provide.
- You may see your deductible reduce, as the services we charge for will cover some of your deductible.
- You may see physical therapy visits being used as we perform rehabilitation on student-athletes.
 - Note: We will be mindful of how many physical therapy visits we use to ensure we do not exhaust them. Generally, no more than 20 visits will be utilized per individual injury.

We have taken every consideration we can in the implementation of this system; however, we cannot possibly anticipate every circumstance. If you have any problems or concerns, we will be not plan for every possibility. If you have any problems or concerns, we more than willing to address them. Please do not hesitate to contact us as listed below.

Thank you for entrusting your student-athlete's health and safety to our care. Please feel free to contact me if you have any questions.

Sincerely,

Brad Montgomery, MAT, ATC
Head Athletic Trainer
UWA Station 14
Livingston, AL 35470
bsm@uwa.edu
205-652-3696
205-652-3799 Fax