

Policy Number	603.000
Policy Title	ATHLETICS INSURANCE POLICY
Responsible Officers	Athletics Director
Responsible Offices	Athletics Department
Summary	Require all of our student-athletes to provide adequate primary insurance coverage.
Definitions	
Approving Body	Academic Council, Administrative Council
Approval Date	03.07.2018; 02.12.2018
Last Revision	
Re-evaluation Date	Fall 2022
Departmental Impact	Athletics, Chief Financial Officer, Student Life

Failure to follow the following policy may result in disciplinary action, including termination of employment.

Policy Statement

All CIU student-athletes must provide evidence of primary insurance that includes coverage for athletic-related injuries. No student-athlete will be allowed to participate until evidence of current insurance is on file with the CIU Athletic Department. If a student-athlete does not have any primary insurance, CIU will help direct the student-athlete where to purchase a qualified insurance plan. Any changes to the status of the student-athlete’s primary insurance must be brought to the attention of the CIU Athletic Department immediately.

CIU will not accept Tricare, Medicaid (commonly called Healthy Connections in SC), or healthcare sharing plans (like Christian Healthcare Ministries, Medishare, Samaritan Ministries, etc.) as acceptable coverage. These are all “payer of last resort” policies that are not considered primary insurance when there is a secondary insurance company involved.

Student-athletes who carry these policies will be required to purchase an additional \$5,000 accident insurance policy. CIU will provide the student-athlete with the information about this policy.

If the insurance plan only covers emergencies, it is important to recognize that this is not adequate insurance coverage for your student-athlete, and will result in your student-athlete being required to see an ER physician prior to visiting any of our team physicians.

If the primary family coverage is through an HMO, or out-of-state PPO, you must provide the CIU Athletic Department with a list of local orthopedic physicians that accept your insurance. This is especially important if the plan requires pre-authorization to have the student-athlete treated out of your plan’s service area. If these procedures are not followed properly, delayed care and denial of excess coverage may result. It is important to be informed about how your insurance works and be aware of how your insurance works in South Carolina.

CIU will also no longer accept travel insurance policies for international students. International students must purchase one of the international insurance plans offered by CIU.

Columbia International University carries a secondary insurance policy that covers athletic injuries sustained by student-athletes.

- This is a secondary policy and is only used after the student-athlete’s primary insurance company processes a claim.
- This policy only covers athletic related injuries, and will not cover illness, injuries sustained outside of an activity sponsored by the Department of Athletics, pre-existing conditions, and conditions found during CIU physicals.
- If the student-athlete fails to maintain insurance coverage and suffers an injury, the secondary policy will not cover the claim, and any cost is the sole responsibility of the student-athlete.
- As with any insurance policy, there may be exclusions and out-of-pocket or other non-covered charges that will be the responsibility of the student-athlete. This should not be the case for claims filed for legitimate athletic injuries. (Most functional braces/supports/orthotics are not covered).
- Columbia International University does not directly pay claims; all claims are submitted to the insurance carrier for payment.

Any student-athlete who self-refers to an outside physician for any athletic-related injury risks not having the injury claim processed against the Columbia International University Secondary Athletic Insurance Plan. It is imperative that all injuries incurred while participating in intercollegiate athletics be dealt with through the CIU athletic trainer. Failure to follow this procedure may result in unpaid insurance claims, which will then become the responsibility of the student-athlete.

Rationale

Athletic accident insurance has risen in the past few years and will likely continue to rise.

Student-athletes who do not have primary insurance coverage or whose primary coverage does not cover athletic injuries, creates a situation for the institution where CIU's athletic insurance policy must serve as the student-athlete's primary insurance. This increases CIU's claims which in turn increases premium costs.

This policy impacts the least amount of students with minimal cost and protects the institution from financial risk.

Procedures:

1. This policy would begin requiring insurance coverage for all student-athletes beginning with the 2018-19 school year.
2. The athletic director will communicate this information to all student-athletes and their parents throughout the spring semester
3. The athletic trainer will collect proof of insurance for all student-athletes and maintain the list of that information.
4. The athletic director will work with the coaches to make sure that student-athletes who don't meet the minimum level of coverage have access to the correct policy information.
5. The athletic director will work with the coaches to make sure that each student-athlete has the appropriate level of coverage.

Hyperlinks

www.ciu.edu/policy