

Athlete Acknowledgement of Insurance Reporting

The Athletic Department at Contra Costa Community College is concerned with the health care of all participating athletes. The Athletic Department WILL NOT be responsible for any pre-existing injury or any operations not covered by our insurance. Medical expenses due to illness ARE NOT covered by the Contra Costa College Athletic Insurance Policy. In order for all athletes to receive complete medical benefits from the health care personnel, the following procedures MUST BE FOLLOWED:

1. Upon receiving ANY injury during a practice or game, (no matter how slight), the athlete **MUST REPORT IMMEDIATELY** to the Certified Athletic Trainer or Physician. If referred to a hospital, physician or emergency clinic, the athlete will need to assist in filing insurance claim forms. It is your responsibility to provide each clinic or healthcare provider you see while receiving treatment for the injury, with a copy of the student insurance claim & HIPAA form. So they are aware you are have and are covered by student insurance.
2. If emergency treatment is required, while an athlete is away from campus, it is the responsibility of the coach to contact the Host School's Certified Athletic Trainer to ensure that the athlete receives the necessary treatment. If a bill is received, a copy MUST be given to the Athletic Training personnel immediately upon return to Contra Costa College.
3. Referrals to the team physician can only be made by the Certified Athletic Trainer. Any coach who refers an athlete to an outside physician without the approval of the Team Physician or the Certified Athletic Trainer MAY be held responsible for all bills incurred.
4. In order for us to better serve you, we ask that you provide for your medical file a photocopy of the front and back of your medical insurance card. This will allow for faster, more accurate referrals for medical care.

It is the athlete's responsibility to contact the Certified Athletic Trainers if any changes occur in the athlete's insurance coverage.

Student Signature

Date

Printed Name

Signature Parent or Guardian (if under 18 years of age)

Date

Printed Name Parent or Guardian

Intercollegiate Athletic Insurance Information

As an athlete at Contra Costa Community College, you should understand the nature of the intercollegiate athletic insurance policy that the college provides in case you are injured while participating as an athlete. We feel it is important that you understand the type of policy that we have prior to signing this form. The most common type of athletic insurance used by colleges today is "excess" or "secondary" insurance. This means that our insurance coverage only goes into effect after **ALL** other insurance you might have yourself through work, parents, and/or spouse have been exhausted. Most insurance companies will cover a dependent until the age of 24 if the dependent is a FULL TIME student. Insurance companies can and will check on other insurance coverage, but between outside or "primary" insurance coverage and the athletic insurance coverage Contra Costa Community College, you may possibly be covered 100%. However, insurance companies **DO NOT ALWAYS PAY ALL BILLS, SO YOU, AS THE PATIENT ARE HELD RESPONSIBLE FOR ALL BILLS INCURRED.** It is important that you cooperate with the athletic department to the fullest in order for bills to be paid. The policy covers up to \$25,000 maximum, and the injuries will have to be treated within 100 days from the date of the injury. Coverage extends up to 365 days from the date of injury. Benefits are not provided for the following:

1. Orthopedic appliances, unless prescribed by a physician
2. Pre-Existing conditions/ Illness in general
3. Injury incurred during the transportation to an event except those occurring while being transported in a school vehicle.
4. Only injuries to sound teeth are covered, orthodontics will not be covered.

If you are injured in an "official" (supervised) practice or game, you are responsible for submitting your medical bills to your primary or private insurance company **FIRST**. After that insurance company has paid its share, the balance of the bills will then be submitted to the athletic insurance company.

Remember: Doctors and hospitals will hold you responsible for all payments until the insurance companies pay. **Lack of cooperation with our department may result in the loss of your credit rating/attempts from collectors.** Football, Soccer and Wrestling has a \$100.00 deductible per injury. All other sports have a \$50.00 deductible per injury.

By signing this form I acknowledge that I have read the information regarding the intercollegiate athletic insurance policy and have been made aware of the coverage. I will provide accurate information regarding any other insurance under which I might be covered.

Student Signature

Date

Printed Name

Signature Parent or Guardian (if under 18 years of age)

Date

Printed Name Parent or Guardian