

Athletes competing in intercollegiate athletics assume risk of injury. Athletic accident insurance is provided by our institution for the benefit of our student-athletes and provides insurance for your son/daughter for injuries occurring while participating in an authorized practice or game. We provide this coverage as a **Secondary insurance only**.

Note that all athletic injuries must be reported to an Athletic Trainer in the Sports Medicine Department. Subsequent care will be coordinated by the sports medicine team. Student-athletes who seek care without coordination and authorization from the sports medicine team may not be eligible for secondary insurance consideration by NAHGA.

Please notify your Health Insurance Company that you have a dependent child who is enrolled at the Missouri University of Science and Technology in Rolla, MO. Ask if there is anything you need to submit to them so your dependent is covered in the Rolla, MO area. Specifically ask if your student will be in network while at the university. Ask about copays, and deductibles.

In the case that primary family coverage is through an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) you must follow the proper procedures required by your plan in order for the college's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan requires pre-authorization to have your son/daughter treated if out of your plan's service area. Ask if your plan has a Guest Membership if you have an HMO or a plan that does not cover your son/daughter in Rolla MO.

Please complete the Insurance Information Form also on ACS. It is vital that all requested information be completed in its entirety, including a copy of the front and back of the insurance card. Your son/daughter will not be allowed to participate in intercollegiate practices or competitions until the form is received through ACS. The parent responsible for insurance coverage is required to sign the parent insurance letter on ACS. If both parents have coverage, both should sign.

Make sure we have a copy of the front and back of your insurance card on file. This needs to be submitted in the ACS software. If insurance coverage changes you need to notify us as soon as possible.

In the event of an injury any claim for benefits must first be filed with your insurance company as it is the Primary insurance that provides coverage to your son/daughter through your employer or your spouse's employer. Also, any payments received by you for an athlete injury must be applied to the student-athlete's bill. To do otherwise is a violation of NCAA rules and may declare your son/daughter ineligible.

After they have paid all available benefits, our claims administrator (NAHGA) will consider for payment any remaining deductible and copay amounts up to the limitations of the policy.

When you receive their determinations send the Primary Insurance explanation of benefits (EOB) to Athletic Insurance Coordinator, Student Health Services, 910 W 10th St., Rolla MO 65401 so they can be processed and sent to the claims administrator (NAHGA). Any delay in in sending this information could result in your athlete's account processing being delayed and possibly being turned over to collections by the provider. If you have any questions or concerns, please feel free to contact the Athletic Insurance Coordinator at 573-341-4284.

