Date: May 2017

To: MSU Athletes & Parents

From: Cindy Dormann ATC

---

**Injuries-Medical Bills-Insurance Coverage-Claim Procedure**

We are extremely pleased to have you as a student athlete at Montclair State University. We hope that will achieve academic, social, and athletic success while at MSU and that you are happy with his/her experience at Montclair. We have prepared this letter to give you some highlights of what to expect while you are associated with Montclair State Athletics.

- We attempt to provide our athletes with the best possible athletic health care. Unfortunately we must prepare for the possibility that you may be injured while participating in his/her sport. There will be medical bills created when a physician treats the athlete, or a special procedure is done, such as x-rays, an MRI, or surgery.

- MSU purchases an intercollegiate accidental injury insurance plan that is an excess policy to the athlete’s primary family insurance. The Intercollegiate Sports (ICS) accident policy will consider claims only after going through all athletes’ personal/family insurance coverage. Coverage under the ICS policy provides for payment of “usual and customary” fees. There is no guarantee that all bills will be covered.

- The ICS policy will consider claims for new athletic injuries/accidents that occur as a result of participation in official NCAA governed athletic events/practices that are properly supervised by an MSU coach or strength and conditioning coach. The plan is designed to help pay for Co-pays, co-insurance and deductibles after all valid collectable family/personal insurance has been considered. The ICS accident policy will act as primary carrier for an intercollegiate sports accident if the athlete has no other insurance covering athletic related injuries or has a government funded plan such as Medicaid, NJ Family Care, or Tricare.

Occasionally, there are expenses incurred through injury care that are not completely covered by either the family plan or the Intercollegiate Sports Accident Policy. The payments of such outstanding balances, when they do occur, are the responsibility of the athlete and his/her family.

---

**What We Need From You:**

- Please complete the INSURANCE INFORMATION FORM from the web site to be eligible to participate in any athletics workout.

- Please also provide us with a copy (front and back) of any valid personal insurance cards providing coverage to the athlete.

- Return the forms directly to the MSU Sports Medicine/Athletic Training staff at preseason physicals, in the Athletic Training Facility, or by mail or fax before the season begins. Please do not send or give forms to your coach.
Claim Procedure:

- **Reminder:** All bills must first be submitted to any other valid and collectible medical insurance except Medicaid, Tricare or govt. funded Insurance Plan. In these cases, the ICS policy will be the primary carrier.

- When an injury occurs requiring a physician visit, a Claim Form will be available to the athlete through the MSU Athletic Training Staff. The claim form will be sent directly to the ICS policy administrator by our staff. A copy will be kept in the Athletic Training Facility.

- A copy of the completed Claim Form will be given to the Athlete to take with him/her to the provider of services for billing purposes. This is specific to the intercollegiate Sports Accident Policy and injury claim.

- Please bring a copy of all personal insurance cards to all provider offices so insurance billing can be handled in a timely fashion by each of the providers’ office personnel. If the provider will not bill the ISC policy directly, the athlete or family can submit bills to the ISC policy administrator with our staff’s assistance if needed.

- Due to current privacy policies of the insurance companies, the athletic training staff has no way of knowing if bills have been paid by an athlete’s family insurance for a specific provider. Prompt communication with the Athletic Training staff is necessary especially for help with trouble-shooting billing problems.

- If you receive a bill at home and need assistance with the insurance process, please call: Cindy Dormann, Assistant Athletic Trainer at 973-655-5250.

Special Points:

- In the case of personal Insurance HMO, POS, or PPO policies, the athlete may be required to follow specific referral or authorization procedures. This may require the athlete to call home or return home for an appointment with the Primary Care Physician (PCP) or a participating physician.

- Out of network benefits can be used if your personal/family policy allows and may actually expedite the evaluation and care of the athlete by offering greater physician choices.

- Our local team physicians and specialty physicians participate in a variety of insurance plans.

- If the athlete has an HMO plan and does not live close to Montclair, he/she may want to consider changing their PCP to a physician close to MSU while in school. Check with your insurance carrier.

- Coverage through the ICS policy for an injury is limited to bills incurred within **two years of the date of injury**. Bills and claims must be submitted within 90 days of treatment from a provider.

- Remember that a bill may be sent home in the athlete’s name if he/she is 18 years of age. Please do not delay in submitting leftover **itemized** bills to the ICS Insurance Company. **All bills are ultimately the athletes and families responsibility.**

- Pre-existing injuries and injuries outside of official NCAA governed athletic events/practices are not covered under the ICS policy.

- **Cardiac screening/testing and other medical issues not directly related to an athletic accident are not covered. Psychological counseling is not covered.**

Return the attached **PARENT INSURANCE INFORMATION FORM and a copy of your Insurance Card(s) front and back and notarization form if applicable.**