



**GEORGIA
SPORTS
MEDICINE**

**Sports Medicine &
Medical Insurance Policies**

**UNIVERSITY OF GEORGIA
ATHLETIC ASSOCIATION**

August 2010

Introduction

The University of Georgia Athletic Association wishes to provide the highest quality of health care to each and every student-athlete participating in our intercollegiate athletic program. With our well-qualified and highly trained medical and athletic training staffs and our excellent sports medicine facilities, the athletic association strives to keep student-athletes free from athletic injuries and illnesses. While no one likes to think about an injury or illness, it is a possibility anytime an athlete participates in sports. For this reason, you should be aware of the University of Georgia Athletic Association's policies regarding sports medicine and medical insurance as follow in this brochure.

Medical Expense Information

The University of Georgia Athletic Association (UGAA) has established guidelines for athletic medical expenses, identifying what is permissible and nonpermissible for the institution to pay. UGAA will pay for the treatment of injuries or illnesses that occur as a direct result of the athlete's participation in sport. **The athletic association may not pay for the treatment of injuries or illnesses that occur from causes other than the athlete's direct participation in their sport.** For example, injury from an automobile accident, an intramural activity, or an appendicitis, may not be covered.

The University of Georgia Athletic Association may finance the following athletic medical expenses; on an in-season basis:

- Athletic medical insurance
- Death and dismemberment insurance for travel connected with intercollegiate athletics competition and practice
- Drug-rehabilitation expenses
- Counseling expenses related to eating disorders
- Special individual expenses resulting from a permanent disability that precludes further athletic participation
- Glasses, contact lenses or protective eyewear for student-athletes who require visual correction in order to participate in intercollegiate athletics
- Medical examinations at any time for enrolled student-athletes
- Expenses for medical treatment as a result of an athletically related injury

- Surgical expenses as a result of an athletically related injury
- Medication and physical therapy utilized by a student-athlete during the academic year to enable the athlete to participate in intercollegiate athletics
- Preseason dental examinations conducted in conjunction with physical exam

The University of Georgia Athletic Association may not finance the following non-athletic medical expenses:

- Student health insurance
- Surgical expenses to treat a non-athletic related illness or injury
- Medical or hospital expenses as the result of an injury going to or participating in class (e.g., physical education)
- Teeth cleaning, provisional filling of teeth or other dental work, unless the dental work is directly related to injury to the teeth that occurs during practice or competition

Athletic Insurance

The athletic association, as most colleges and universities nationwide, carries excess or secondary insurance. **This means that all medical bills incurred by an athlete as a direct result of participation in athletics must first be filed with the family or group insurance.** The family or group insurance must pay the maximum coverage before the athletic association's excess plan is used to pay the remainder of the bill. The hospital and physicians retained by the athletic association will file any insurance claims should the need arise. The athletic association plan will pay for all deductibles and any portion of the charges, which the primary insurance does not pay. **Parents or student-athletes should never pay any charges out-of-pocket for an athletic injury.** The athletic association's coverage pays for all amounts, which the primary insurance does not cover as long as the injury occurred as a result of athletic participation and the Athletic Association's medical staff is used for treatment. **Bills received by the student-athlete, parent, or guardian for services rendered for an athletic injury should be mailed to Jeanne Vaughn, the athletic insurance coordinator,** at the address on the back of this brochure. **Should a student-athlete choose medical services from providers other than those retained by the athletic association, the student-athlete and his/her parents or guardians will be solely responsible for any and all charges incurred.**

Emergency Preparation

Emergency situations may arise at anytime during athletic events. Expedient action must be taken in order to provide the best possible care to the sport participant in the

event of emergency and/or life threatening conditions. UGAA has developed and implemented emergency planning to ensure that the best care will be provided. Each athletic venue has an emergency action plan and certified athletic trainers provide medical coverage at venues. All sport coaches and strength and conditioning staff are trained in first aid and CPR and the emergency plan is reviewed annually with athletic staff, campus police, fire rescue and EMS.

Injury/Illness Reporting Procedures

The student-athlete is responsible for reporting all injuries or illnesses to the medical staff as soon as possible. The medical staff will make all of the necessary medical referrals as indicated. The student-athlete should at no time seek outside medical attention for an athletic related injury or illness without authorization from the medical staff unless the injury or illness necessitates a medical emergency.

Second Opinion/Outside Referral Policy

Second opinion physician visits, specialists, other services (chiropractic, podiatry, massage therapy, physical therapy, etc...) will only be covered by the athletic association if approved and arranged by team physicians. Should an athlete choose medical services from providers other than those retained by the University of Georgia Athletic Association, the athlete and his/her parents or guardians will be solely responsible for any and all charges incurred.

Diagnostic Testing Policy

Diagnostic testing (x-ray, CT, MRI, bone scan, lab tests, etc...) will only be covered by the Athletic Association if approved and arranged by team physicians.

Vision Policy

Scholarship student-athletes will be provided corrective vision aids in the form of contact lens or sports goggles during their sport season if they require such to participate. If eyeglasses are necessary for academic studies, one pair will be provided initially with no further pairs unless necessitated by a change in eye prescription. Loss of or damage to contact lens, sports goggles, or eyeglasses outside of athletic participation is the responsibility of the student-athlete.

Dental Policy

The Athletic Association may perform a dental examination with the pre-participation physical examination and fit for and provide protective mouthpieces. UGAA, however, may not pay for the treatment of dental problems which do not occur as a direct result of participation in a sport. For example, the athletic association may pay for the repair of a chipped or broken tooth in practice, but

may not pay for teeth cleaning, treatment of routine cavities, or wisdom teeth extraction. *In those sports where protective mouthpieces are mandatory and provided for use in practice and competition, the athletic association will assume responsibility only if the mouthpiece is worn by the student-athlete in accordance with the guidelines set by the manufacturer.*

Prescription Medication Policy

Medications prescribed by team physicians for athletic injuries and illnesses will be covered by the athletic association. All prescriptions must be filled by the University Health Center pharmacy unless pre-authorized by the medical staff. Medications for pre-existing conditions or non-athletic medical conditions (allergy medications, birth control pills, sexually transmitted diseases, medications for hyperactivity or attention deficit disorder) will only be covered as deemed appropriate by team physicians.

Out of Season Injury

The athletic association may not assume responsibility for care of injuries or illnesses incurred when the student-athlete is not actively engaged in an athletic association sanctioned practice, competition, or strength and conditioning activity. Questions in this area should be referred to Ron Courson, director of sports medicine, or Jeanne Vaughn, athletic insurance coordinator.

Pre-Existing Medical Conditions

Pre-existing medical conditions are not necessarily the responsibility of the athletic association. Treatment and medication for such conditions will only be covered as deemed appropriate by team physicians.

Pre-Participation Physical Examinations

A comprehensive pre-participation examination is performed on all student-athletes prior to participation. Student-athletes are not allowed to participate in any practices, competitions, or strength and conditioning activities until they have completed their pre-participation physical examination and received medical clearance. Pre-participation medical expenses are covered by the athletic association for all scholarship and invited walk-on student-athletes. Try-out student-athletes are required to have a pre-participation physical examination prior to their try-out session(s). This examination may be performed by team physicians at the University Health Center at their expense or performed by their personal physician. If the examination is performed by the personal physician, the athletic association pre-participation form must be used and then reviewed by team physicians for medical clearance prior to athletic participation. Try-out student-athletes retained by an athletic team may be reimbursed for pre-participation physical examination costs.

Exit Physical Examinations

Following the conclusion of their final intercollegiate season, each student-athlete must complete an exit physical examination by the team physician(s). Any and all health care concerns should be discussed with the medical staff at that time. If there are any illnesses or injuries related to athletic participation noted at the exit physical examination that require treatment, testing, or surgery, any procedures recommended and approved by the team physician(s) must be performed within one year of the exit physical examination date or the athletic association is not responsible for monetary coverage or liability.

NCAA Catastrophic Insurance Program

The NCAA sponsors a Catastrophic Injury Insurance Program which covers the student-athlete who is catastrophically injured while participating in authorized, organized or sponsored NCAA events, including practice and competition. The student-athlete is eligible for up to \$ 20 million in lifetime benefits. The plans covers not only medical care but also disability payments, home modification and rehabilitation. It also features a death benefit. The policy has a \$ 90,000 deductible and provides benefits in excess of any other valid and collectible insurance. For more details, refer to NCAA web site at www.ncaa.org.

Privacy Practices

UGAA provides health care to student-athletes in partnership with physicians and other professionals and organizations. The student-athlete has the right to privacy regarding their medical plan of care and UGAA follows HIPAA and FERPA guidelines in regards to privacy practices. Medical record information is considered private. UGAA may use and disclose medical information for treatment (such as sending medical information to a specialist as part of a referral), to obtain payment for treatment (such as send billing information to insurance company), to support our health care operations (such as comparing patient data to improve treatment methods). UGAA may disclose medical information and/or participation status to athletic coaches and strength and conditioning coaches for health and safety reasons. UGAA may disclose information to university administrators and academic counselors to support academic progress or to sports information staff and members of the media regarding participation status. The student-athlete has the right to request that UGAA not use or disclose medical information for specific cases or circumstances.

Exceptional Student-Athlete Disability Insurance

UGAA provides health care to student-athletes in partnership with physicians and other professionals and organizations. The student-athlete has the right to privacy regarding their medical plan of care and UGAA follows HIPAA and FERPA guidelines in regards to privacy practices. Medical record information is considered private. UGAA may use and disclose medical information for treatment (such as sending medical information to a specialist as part of a referral), to obtain payment for treatment (such as send billing information to insurance company), to support our health care operations (such as comparing patient data to improve treatment methods). UGAA may disclose medical information and/or participation status to athletic coaches and strength and conditioning coaches for health and safety reasons. UGAA may disclose information to university administrators and academic counselors to support academic progress or to sports information staff and members of the media regarding participation status. The student-athlete has the right to request that UGAA not use or disclose medical information for specific cases or circumstances.

Student Health Insurance Program

For those student-athletes who do not have personal health care insurance, the University Health Center offers several policy options for a reasonable rate. For more details, contact the health center at 706-542-1162 or at their web site at www.uhs.uga.edu.

Please direct any *medical* questions to:
Ron Courson, ATC, PT, NREMT-I, CSCS
rcourson@sports.uga.edu
Director of Sports Medicine 706-542-9060

Steve Bryant, ATC
sbryant@sports.uga.edu
Administrator, Stegeman Coliseum Athletic
Training Facility 706-542-7885

Please direct any *insurance* questions or forward
insurance claims/bills to:

Jeanne Vaughn
jvaughn@sports.uga.edu
Athletic Insurance Coordinator 706-542-7653
Office 706-542-7707 FAX
University of Georgia Athletic Association, Post
Office Box 1472, Athens, GA 30603-1472

SPORTS MEDICINE VISION STATEMENT

The University of Georgia Sports Medicine Program shall provide injury prevention, care, rehabilitation services and athlete education of recognized excellence to each and every student-athlete. The University of Georgia Sports Medicine Program is committed to becoming the leader in sports medicine services in the country.

SPORTS MEDICINE MISSION STATEMENT

The University of Georgia Sports Medicine Program delivers traditional athletic training and sports medicine services to the student-athletes at the University of Georgia. The services to be delivered can be broken down into five domains:

1. Prevention of Athletic Injuries
2. Recognition, Evaluation, and Immediate Care of Athletic Injuries
3. Rehabilitation and Reconditioning of Athletic Injuries
4. Health Care Administration
5. Professional Development and Responsibility

We are committed to using whatever technology is available and affordable in the delivery of these services. We will remain committed to the continuous upgrading of the education, clinical skill development, and equipment used in the delivery of sports medicine services so that our student-athletes will be assured of the most modern care available in the country.

The purpose of the sports medicine program is four-fold:

1. allow easy access to sports medicine services to student-athletes
2. encourage a philosophy of sport that places a high value on health and wellness
3. enable injured student-athletes to return to their sports as soon as is medically safe
4. substantially reduce the risk of athletic injury for those student-athletes in our service

The underlying philosophy for the sports medicine program is that the needs of the student-athlete shall always be the first consideration for all members of the sports medicine staff. We are committed to ongoing evaluation of our sports medicine program so that our student-athletes can be assured of the highest quality in sports medicine care. Furthermore, we are committed to addressing problems and concerns in a timely manner so the needs of our student-athletes and employees can continue to be met.

Finally, the University of Georgia Sports Medicine program aspires to be a program of recognized excellence. It is our intention to support the program with human and financial resources necessary to accomplish the stated goals of the program. It is our desire to establish the University of Georgia as the most outstanding provider for the delivery of sports medicine services in the nation.