

Willamette University Sports Medicine
Statement of Insurance
Intercollegiate Sports Accident Policy and Procedure

Sports activities have varying degrees of risk of injury of which participants should be aware. Willamette students who choose to participate in the intercollegiate sports program are required to have personal medical insurance coverage. **The Willamette Athletic Insurance Policy will only start paying claims once your primary medical insurance plan have paid their portion;** the Willamette Athletic Policy is an **EXCESS or SECONDARY** plan. The Willamette Athletic Insurance Policy covers athletic injuries up to \$90,000. NCAA Catastrophic Insurance is provided above this limit.

Willamette University requires that all half time or more domestic students and all international students have medical insurance coverage comparable to that offered through the school's comprehensive Student Health Insurance Plan. **Students will not be permitted to participate in intercollegiate athletics if they do not have either the Willamette Student Health Insurance Plan or comparable medical insurance coverage.** Please verify with your health insurance provider that the student athlete will have comparable coverage if they choose to waive out of the Willamette Student Health Insurance Plan.

For more information on the Willamette University Student Health Plan (PacificSource Health Plan) go to:

<http://willamette.edu/offices/health/insurance/domestic/index.html>

For more Information about waiving the Willamette Student Health Insurance Plan go to:

<http://willamette.edu/offices/health/insurance/waive.html>

*Enrollment/waivers for eligible students meeting the corresponding credit hours is/are annual and will apply for the entire 2024-2025 policy year. **Students who waive/enroll Fall 2024 semester are choosing to waive/enroll for both Fall and Spring Semester** (if eligible both Fall and Spring semester based on credit requirement), **the opportunity to waive/enroll will NOT be provided again in Spring 2025 semester; Spring open enrollment and waiver period is only applicable to new incoming students or students NOT enrolled in classes Fall 2024 semester.** Late enrollment or waiver requests will not be accepted, no exceptions.

Criteria for waiving Willamette Student Health Insurance Plan determining comparable coverage for Domestic Students:

- Do you have current active coverage, agree to maintain this coverage throughout the 2024-2025 academic year, and agree to notify the Bishop Student Insurance Office if your insurance terminates for any reason?
- I understand that by waiving the Willamette Student Health Insurance Plan, I can still obtain services at Bishop Wellness Center.
- Does your plan provide inpatient and outpatient medical care in Oregon?
*If you are enrolled in a HMO plan that does not meet this requirement you will be asked to formally acknowledge that you understand you may have to return home for uncovered services.

*International Students should contact the Office of International Education, oiadvising@willamette.edu for waiver information.

*Note: If you are considering the waiver option because you have other coverage, review the details of your other coverage carefully to make sure all your health needs will be met throughout the year.

When an athlete is injured while participating in a Willamette University athletic program, there are specific procedures that must be followed to receive proper care and avoid unnecessary confusion and worry. Any medical or dental services connected with the care of injuries sustained during participation in intercollegiate athletic programs must be arranged through the Head Athletic Trainer. If a serious injury occurs to an athlete while representing Willamette at a sanctioned game, scrimmage, meet, tournament, or practice, for which treatment cannot await the return to campus, seek appropriate medical attention and notify the athletic trainers within 24 hours. Individuals injured while participating in intercollegiate athletics may not be reimbursed for unauthorized services. If documentation for an injury is not on file in the athletic training room, claims for services may not be considered and the athlete may be responsible for payment. **The first covered expense by a physician must be incurred within 90 days of the date of accident which caused the injury while participating in the covered activity.**

What to do if you have an injury:

1. Immediately notify your coach and Head Athletic Trainer of the injury to insure coverage
2. Confirm that a claim has been filed for your injury
3. Follow the Athletic Trainers instructions
4. Obtain the Willamette Sports Policy insurance card from the Willamette Athletic Trainer. Give the medical provider your primary insurance card as well as the **secondary** Willamette Sports Policy billing information.
5. **Seek care according to the rules of your Primary Insurance Policy, Willamette Athletic Policy is an EXCESS or SECONDARY plan.**
 - a. Students with Kaiser Permanente that have an athletic injury **must** obtain services at a Kaiser Permanente facility.
 - b. Students who have a primary insurance plan that only covers **Emergency Room and Urgent Care Services** while studying in Oregon (such as a HMO plan from another state) **may want to consider purchasing the Willamette Student Health Insurance Policy to ensure more robust medical coverage while studying in Oregon.**

Questions call Bishop Wellness Center Student Insurance Department at (503) 370-6972

I, _____ have read and understand the insurance claims policies and know Willamette University is not responsible for medical bills if guidelines are not followed. I or my family may be held financially responsible.

Signed: _____ Date: _____

Please make a copy for your records