

GEORGIA TECH SPORTS MEDICINE ATHLETIC DEPARTMENT INSURANCE PROGRAM

Our goal is to provide quality health care for the student-athletes of Georgia Tech Athletics. In the event that a student-athlete sustains an injury, he or she will be evaluated and treated by the Georgia Tech Athletics Sports Medicine Department. Sometimes, further treatment (surgeries, MRIs, etc) may be required and a referral outside of our department is necessary. Establishing a quality network of local medical providers is an important part of the services and care we offer our athletes.

Outside referrals are coordinated under the direction and supervision of the GT Sports Medicine Department. The sports medicine staff will provide insurance information to our medical care providers for services rendered. The information in this packet provides useful information on the insurance policy and procedures of the Athletics Department and procedures for processing insurance claims and payments. Please keep this information throughout the year for further reference.

Student-Athlete Insurance Coverage:

Georgia Tech Athletics requires that all student-athletes present proof of medical insurance coverage by completing and signing the Medical Insurance Authorization form. A front and back copy of the current insurance card(s) is also required.

Athletic Insurance Policy/Coverage:

Georgia Tech Athletics carries an Athletic Accident Insurance Policy. Athletic accident insurance is a secondary plan, meaning benefits are only payable after your primary insurance has processed the medical expenses. Therefore, this policy requires that all bills must initially be submitted to the health insurance plans of the student-athlete or his or her parents/guardians. **This policy is only applicable to injuries sustained as a result of athletic activity supervised by a staff member of the GT Athletic Department.** Note that payments from our athletic accident insurance to providers can assist you in meeting your annual deductible.

Insurance Procedures:

If the student sustains an injury or illness as a direct result of participating in an intercollegiate activity during an officially sanctioned practice, competition, or travel supervised by a staff member of the Athletic Department, there will be no out-of-pocket expenses incurred by the student-athlete while participating under these conditions.

After the student-athlete receives treatment from the provider, bills will be initially submitted to all health insurance plans of the student-athlete's parents/guardians. Each insurance company will review the claim and either pay or deny the claim. An Explanation of Benefits(EOB) will be sent to you showing their payment or denial. If the provider sends you a bill a bill for the remaining balance for services rendered, copies of these bills and the EOB must be sent to the GT Athletic Insurance Coordinator. This information will then be forwarded to the Athletic Accident Insurance Policy who will then pay the balance due or apply to our deductible and GT will pay the remaining balance.

All bills/statements must be submitted to the Athletic Insurance Coordinator in a timely manner to avoid problems. Georgia Tech Athletics will not be responsible for any delays in payment, collections notices, etc. that may occur due to bills not being submitted in a timely manner.

All bills and corresponding EOBs can be submitted to:

Georgia Tech Athletic Association
Attn: Athletic Insurance Coordinator
150 Bobby Dodd Way, NW
Atlanta, GA 30332

Contact:

Please contact Gina Thompson, Athletic Insurance Coordinator, if you have questions or need assistance. **Phone: (404)- 385-2960 E-mail: gthompson@gtaa.gatech.edu**

Pre-Authorizations/Referrals from PCP:

It is your responsibility to inform the GTAA of any pre-authorization/pre-certification requirements that must be acquired in order to receive medical services. This information should be outlined in your policy. Please provide all information needed so providers can properly obtain pre-authorization for services and to avoid any delay in treatment/services.

If your policy requires a referral from your primary care physician, please provide us with the physician's name and contact information. In addition, please provide information on which medical services require the referral.

Payments Received from Insurance Companies:

Should you receive any payments from an insurance company, please contact the Insurance Coordinator immediately. **Acceptance of any money from providers and/or insurance companies is an NCAA violation.**

Second Opinions:

All student-athletes have a right to a second opinion. Payment for a second opinion will be the responsibility of the student-athlete and their parents/guardians unless the Director of Sports Medicine deems otherwise. The GT Sports Medicine staff must be informed of all referrals.

Insurance Policy Change:

It is important that we have the most up-to-date insurance information for each student-athlete. If there is any change to insurance information between updates, please provide us with a new copy of the insurance card immediately to avoid complications.

HSA Policies:

If the insurance policy is an HSA, it is important that you contact your insurance company and change your policy so that no funds drawn from your account for your child's claims. If this change is not made, these funds will be drawn from your HSA and you will have to request a reimbursement from the GTAA.

International/F-1 Students:

All International GT students are required to purchase GT Student Health Insurance. Contact the Office of International Education to get more detailed information on this requirement /policy. Please contact the Insurance Coordinator for assistance.

Out of State HMOs:

If the student-athlete has an out-of-state HMO, some insurance companies offer programs for dependents that leave home to attend school (i.e. BCBS's Away from Home Care). These programs may allow for better access to medical care through a guest membership. You may need to contact your plan directly to determine availability.

If Your Child Does Not Have Medical Insurance Coverage:

Notify the Insurance Coordinator immediately. Our athletic accident insurance only covers athletic injuries. This policy would not cover your child for non-athletic conditions or emergencies. We can assist you in finding medical coverage or information for local agents.

REMEMBER

- Please respond to requests from your insurance company promptly,
- Complete claim forms or other paperwork if requested by your insurance company.
- Inform the Insurance Coordinator of any changes in insurance or contact information.
- Forward all bills and EOBs to the Insurance Coordinator in a timely manner.