

## **INSURANCE FAQ's**

Many parents/Guardians have concerns about what insurance coverage their son or daughter may have while participating in their sport. We have tried to cover many of the questions that have been presented in the past. We request that you review The University of Arizona medical policy; it will address many concerns and give a fairly clear understanding of sport insurance coverage. Below are a few questions that have been asked and may answer the one that you have.

- Q: *My son/daughter is covered under our private policy, what is the process if they are injured during their sport?***  
**A:** Your private insurance is considered primary, and will be billed for possible benefits or a written denial. After your insurance has paid or denied the claim, The University of Arizona picks up the balance. (i.e.) deductible, co-insurance and non covered items.)
- Q: *My son/daughter just had surgery on an injury sustained in another sporting event. Does The University of Arizona pick of the co-pays now?***  
**A:** No, any charges incurred as a result of this injury are your responsibility.
- Q: *Will my insurance premiums be affected by claims submitted?***  
**A:** Unlike automotive insurance, your premiums should not be affected by submitted claims. However, some policies do differ, it would be in your benefit to read your policy coverage to be sure of benefits you have.
- Q: *What if our private insurance does not provide coverage outside of our home state.***  
**A:** Some insurance plans have a guest plan policy that allows you to have coverage in another state. You may want to check this. The University of Arizona will instruct the doctor's office/hospital to submit a claim to the primary insurance for a written denial. We must be able to show we made an attempt to pursue a primary coverage for our insurance to pick up as a secondary.
- Q: *We do not have private insurance coverage for our child, what now?***  
**A:** The University of Arizona carries an insurance policy that covers any athletically related injury.
- Q: *If our child is injured during a sport activity and the insurance pays us, what do we do?***  
**A:** Endorse any checks and send them to The Program Coordinator along with a copy of the insurance explanation of benefits. We will then make payment on the claim.
- Q: *The doctor's office sends bills to us, why?***  
**A:** Many doctors or hospitals will only bill a secondary as a courtesy. The primary policyholder is listed as the guarantor of the charges. When you receive a bill or statement from the doctor or hospital, forward it to the Insurance Coordinator. This alerts us that the bill is still outstanding and we will follow up.
- Q: *What if we have to pay for a prescription for our child to be filled?***  
**A:** Send the receipt (original) to the Insurance Coordinator for reimbursement. We would try to encourage having any prescriptions filled at one of our contracted pharmacies. However if your insurance has specific pharmacy that they are contracted with, have the prescription filled there, and we will reimburse you for the co-pay.
- Q: *I would like to get a second opinion for the diagnosis of my child's condition, is that covered?***  
**A:** Only if our team physician gives written permission to do so. If you chose to get a second opinion it will be at your cost.

Q: ***We have a large major medical deductible, will the university pick this up.***

A: You usually have an individual deductible and a family deductible any fees applied to the individual deductible will be paid by The University of Arizona, providing it is a sport related injury.

Q: ***We would like to get insurance through the Campus Health what are the costs?***

A: The Campus Health services have a wellness clinic for general illness, which is approximately \$60.00 a semester. An insurance policy through Campus Health to cover all medical costs, other than sport related, is approximately \$388.00 per semester.

We hope this covers many of your questions. Please feel free to address any other questions to the Insurance Coordinator at (520) 621 0819 or e-mail her at [mbrinton@u.arizona.edu](mailto:mbrinton@u.arizona.edu).

The University of Arizona

McKale Center N108

Tucson AZ 85721-0096