



Student-Athlete Medical Insurance Policy & Procedure

Question 1:
How does this policy work?



Answer: If an injury should occur as a result of your son's or daughter's participation in an intercollegiate sport at Notre Dame we will file with your primary health insurance first. Notre Dame athletics acts as a secondary coverage.

Question 2:
Does this only cover an injury that occurs during competition?



Answer: No. Notre Dame secondary insurance will cover medical bills for injuries that results from a practice, game, strength and conditioning session, traveling with team, and/or off season training session (i.e. an individual skill session with a coach).

Question 3:
When does the policy kick in and what cost does it cover?



Answer: After your primary insurance has gone through their process of paying their portion of the medical bills Notre Dame athletics will pay for the remaining balances. This includes any co-pays, deductibles, and any other out of pocket expense at 100% from the time the injury is reported to the sports medicine staff.

Student-Athlete Medical Insurance Policy & Procedure



Question 4:
Are illnesses
cover by Notre
Dame
secondary
policy?



Answer: Illnesses are reviewed on a case by case basis to determine if the illness is related to performance. Some examples of illnesses that will not be covered by Notre Dame secondary policy are:

- Appendicitis
- Wisdom Teeth or Teeth Cavities
- Cost of medications for conditions present before entering Notre Dame
- Cost of any type of vaccination
- Injuries sustained in an accident (non-athletic related, auto, bike, etc)
- Injuries from a dorm or off campus altercation

Question 5: Are
dental injuries
covered by
Notre Dame
secondary
policy?



Answer: Only dental injuries that occur from participating in intercollegiate sports while at Notre Dame. Mouth guards (both custom and non-custom) are provided by the sports medicine department and covered by Notre Dame athletics.



Student-Athlete Medical Insurance Policy & Procedure

Question 6:
What do I do with the bills I have received from the providers?



Answer: We ask that you please submit copies of the bills (all pages) and copies of the EOB (explanation of benefits) from your insurance company that correlates to the dates of service and charges to Notre Dame Sports Medicine.

Question 7:
How do I get an EOB (Explanation of Benefits)?



Answer: Your health insurance company must provide the EOB by law. There are several ways to obtain an EOB.

1. Sent to you via mail from your insurance company.
2. Call your insurance company and request the EOB.
3. If you have created an online profile with your insurance company can log on and get the EOB from the website.

Question 8:
How do I submit bills to Notre Dame?



1. Go to
<https://go.nd.edu/smic>
to scan and submit documents.

OR

2. Use your cell phone to scan this QR Code to submit.



Student-Athlete Medical Insurance Policy & Procedure



Question 9:
**What if a
second
opinion *by*
another
physician is
needed?**



Answer: If the team physicians or athletic trainers refer a student-athlete for a specialty consult, the care provided shall be classified as primary care and shall not be considered a “second opinion.” The athletic department will be responsible for medical payment, per insurance guidelines, due to the referral. If any student-athlete wishes a “second opinion” regarding the evaluation, treatment, and rehabilitation of an athletics injury/illness, the following procedures apply:

- The referral appointment must be approved and arranged by a member of the sports medicine staff, i.e., team physicians or staff athletic trainers.
- Athletics will cover all associated medical bills resulting from clinical examinations, diagnostic/laboratory tests, bone imaging studies, and surgical procedures involved in “second opinions” only if the physician referral is approved by the sports medicine staff.

Question 10:
**What if I want
a procedure
done by a
doctor I
know?**



Answer: Notre Dame sports medicine will evaluate circumstances where procedures are done by an outside physician on a case by case instance. There is no guarantee Notre Dame athletics will provide secondary coverage for procedures done by physicians outside of the Notre Dame Sports Medicine Network.

Student-Athlete Medical Insurance Policy & Procedure



Question 11:
I've sent the
statements
and EOBs,
why am I still
getting the
same bills?



Answer: Notre Dame athletics partners with a company called AG Administrator. They provide the secondary coverage in the form of an Excess Accident Medical Expense.

AG administrators **requires all provider invoices that apply to the injury.** All copies of medical bills, showing the name and address of the provider of service, date of service, type of service and charges. They typically require a CMS-1500 (HICF) or UB04 form from the provider (Most providers know what these forms are and many times are provided directly to Notre Dame). Account statements or "balance due" statements are helpful, but do not contain all the information needed to process the charges.

Once the completed Accident Claim Form (completed by ND), Itemized Bills and Corresponding EOB's are submitted and legible, the processing time of a claim is approximately 10-15 business days. If additional information needs to be requested, this will delay the process. ** please see additional information at the end

Question 12:
What if I
already made
payments on
the claim?



Answer: If you have already made payments, you may be reimbursed for approved charges. We will still need the itemized bill and corresponding EOB for each charge, in addition to your proof of payment (receipt, copy of check, etc.). Please be sure to provide the name of the person who should receive the reimbursement as well as the correct mailing address.



Student-Athlete Medical Insurance Policy & Procedure

**Reasons
why
payment
may be
delayed**

Most states require insurance companies to pay claims within 30-45 days. AG/ND must wait for payment by primary to be completed first.

Some insurance companies will request additional information from the patient or member regarding an injury claim. Please be sure to check all documents sent by your primary insurance company regarding injury claims. Fill out any necessary paperwork or call your insurance company to provide the details they are requesting.

In a rare occurrence an insurance company can review a claim and take back a payment from a provider. This may prompt rebilling the patient even several months later.



Student-Athlete Medical Insurance Policy & Procedure

Remember we file with your primary health insurance first. Therefore it is important we have the correct information to give to our various providers.

How can I help Notre Dame with this process?

- Give your son or daughter their own insurance card to have on hand.
- If you are unable to provide an actual card please provide a copy (front and back) of the card.
- Keep Notre Dame sports medicine updated as best as possible should you or your employer change insurance carriers, either by asking your child to update their healthy roster profile or email your child's athletic trainer directly.

Remember two ways to submit bills to Notre Dame!

1. Go to <https://go.nd.edu/smic> to scan and submit documents.

OR

2. Use your cell phone to scan this QR Code to submit.

