Policies and Procedures Regarding Athletic Participation, Injuries, Illnesses and Medical Care

I. INTRODUCTION
The delivery of health care to Kutztown University student-athletes is the primary responsibility of the Sports Medicine Department, Health & Wellness Clinical Services and our associated Team Physicians.

Following is an explanation of the policies and procedures of the Kutztown University Department of Intercollegiate Athletics regarding athletic injuries and associated medical care and expenses.

II. PRE-PARTICIPATION PROCEDURES
A. Health Records and Immunizations:

*Health Records.* It is a University requirement that all students must have a completed Health Record on file with Student Health & Wellness Services. Only new Kutztown University students (Freshmen & Transfers) need to complete and return the Health Record. You can download the form from the Health & Wellness Services website.

(http://www2.kutztown.edu/about-ku/administrative-offices/health-and-wellness-services/health-administrative-services/-required-medical-forms.htm)

All new prospective student athletes wishing to participate in Intercollegiate Athletic activities MUST have returned a completed Health Record to the Health & Wellness Center’s Office of Administrative Services by the following dates (Fall Sports - July 15; Winter/Spring Sports- August 1). For new Spring semester and Spring transfer students, the Health Record needs to be submitted and accepted prior to any official athletic activity. NO student will be allowed to participate in any University athletic activity until the Health Record has been accepted. Once a Health Record is submitted and accepted, the Health Record requirement will be met for the student’s entire Kutztown University undergraduate career.

*Immunizations:* It is the University’s Athletic policy that ALL student athletes show proof that they have met the requirements for current immunization standards. Questions in this area should be referred to the Health & Wellness Center’s Office of Administrative Services (610) 683-4082.

B. Athletic Medical History and Physical Exam Forms: All student athletes MUST have an athletic physical examination conducted BEFORE they participate in any University-related athletic activity. *New Prospective student athletes* must complete an *Athletic Medical History* form prior to receiving their physical exam. This form MUST be reviewed by your home family physician and returned to the Health & Wellness Center’s Office of Administrative Services by July 15th to permit time for administrative review. Returning student-athletes will update their *Athletic Medical History* form yearly in the Spring.

Care must be given to answer ALL of the questions on the *Athletic Medical History* form completely and accurately prior to your physical. It is very important to submit ALL medical records as requested by the due date to avoid any delay in the eligibility process for team participation. These form will be made available on our website beginning June 15. Please submit the original form. Faxes will NOT be accepted as complete.

Following the Sports Medicine Office’s review of your physical exam, students may find themselves placed on a “Provisional,” “Hold,” or “Fail” status. “Provisional” status means that some additional information, testing or monitoring of the student-athlete is required in order for team participation. Students may play or practice with the team as long as they comply with the restrictions or recommendations of the Sports Medicine Staff. Failure to meet deadlines or cooperate with the Sports
C. **Athletic Insurance Information Form:** Kutztown University’s Student Services, Inc. (KUSSI) provides supplemental athletic accident insurance to all sponsored varsity intercollegiate teams and cheerleading. All student-athletes MUST show proof of having “Primary Medical/Health Insurance” that covers Intercolligate athletic related injury/illness. Students MUST have a completed current Athletic Insurance Information form, with a copy of their insurance card (front & back) taped on the form, on file with the Office of Sports Medicine prior to any participation in team activities. This form will be made available on our website beginning June 15. Please submit the original form. Faxes will NOT be accepted as complete.

D. **Other Forms Required:** A prospective student athlete MUST have completed the following additional forms required by Kutztown University Athletics and Office of Sports Medicine prior to any participation in team activities:

1. Student-Athlete Acknowledgement (for Injury & Illness) form
2. Medical Consent/Release form
3. Athletic Related Medical Bills Letter of Responsibility form
4. Medical Disclosure form
5. Sickle Cell Report form

III. **ATHLETIC RELATED INJURY OR ILLNESS**

A. **Reporting Procedures:** The student athlete is responsible to report all injuries and illnesses as soon as possible to the Faculty Athletic Trainers. During the academic year the Sports Medicine Staff will make all of the necessary medical referrals as appropriate. In the event of an emergency due to an athletic injury, the athlete will be transported to a prearranged hospital or medical facility. At NO time should a student-athlete seek “Outside” medical attention for an athletic related injury without the prior written authorization from a member of the Sports Medicine staff and/or the Health & Wellness Clinical staff; unless the injury results in a medical emergency. *(See Section V.)*

Failure to follow these policies and procedures will also cause the student-athlete to be placed on “Hold” status until all related medical records/documentation are received and reviewed by the Office of Sports Medicine and cleared by our Team Physician(s).

**NOTE:** For an injury to be eligible for coverage under KUSSI’s Supplemental Athletic Accident Insurance, the student-athlete MUST report the injury to the Sports Medicine Staff within 30 days of its onset.

B. **Referrals to Off-Campus non-University Affiliated Physicians or “Outside Medical Specialist;”** All student-athletes who see an “Off-Campus” non-University Affiliated Physician or “Outside Medical Specialist” MUST have prior written authorization from the University’s Team Physician(s) and/or an Office of Sports Medicine Staff member. The appropriate referral forms MUST be completed by the Health Care Provider and returned to the Office of Sports Medicine for review before clearance for participation will be given. In all cases the student-athlete will also be required to follow their primary insurance policy’s specific referral procedures for “In-Network” Providers.”

All medical tests, treatments and/or procedures rendered by “Off-Campus” Non-University affiliated Physician(s) or “Outside Medical Specialist,” other than those approved and performed during the initial visit, MUST again have prior written approval by the University’s Team Physician(s) and/or an Office of Sports Medicine Staff member. All surgical treatments by Non-University Affiliated Physician(s) MUST have prior written approval by the University’s Team Physician(s) and/or an Office of Sports Medicine Staff member. *(See Section V.)*

C. **Dental Care:** Please report any injury to your mouth or teeth immediately to a member of the Sports Medicine staff. In those sports where protective devices (mouthpieces) are mandatory and provided for
use in official practice sessions and games, the University and its Secondary Athletic Accident Insurance
will provide coverage only if the device is worn by the student athlete in accordance with the guidelines
set by the manufacturer.

D. Treatment/Rehabilitation: The Sports Medicine facility hours are posted outside of the Office of Sports
Medicine each sport season. Treatment/rehabilitation and taping will be available to all athletes, but
injured in-season athletes will receive first priority. Failure of an injured athlete to keep treatment and/or
rehabilitation appointments will be interpreted as the athlete’s unwillingness to cooperate with the Sports
Medicine Staff for the earliest possible return to competition and may result with the student-athlete being
placed on “HOLD” status making them ineligible to participate in any University athletic activity. The
Head Coach will be informed of athletes who fail to keep appointments. The Office of Sports Medicine
staff receives its medical direction and supervision from the University’s Team Physician(s). All Athletes
are required to adhere to the Office of Sports Medicine facility rules that are posted. The Office of Sports
Medicine main facility is co-educational and is located in Keystone Hall Rm 124.

E. Health Center: The University’s Clinical Services of the Health & Wellness Center is generally open
from 8 am to 6 pm on weekdays during the Fall and Spring semesters (check the website for specific
times). During all other times, including holidays, hours are posted outside of the Health & Wellness
Center’s entrance. During these hours, students can be seen by an RN on a walk-in basis, but
appointments are strongly encouraged, or they may use the self-care unit. Student-athletes who are feeling
ill are encouraged to take advantage of these facilities as early as possible to avoid any increase in
symptoms which may prevent them from performing at their best in practice or a game.

When reporting to the Health & Wellness Center it is important to identify yourself as a student-athlete
in case there may be a question of ability to practice or play. Any problems or concerns should be
referred directly to the Director of Clinical Services or the Director of Sports Medicine.

F. Practice or Game Participation for an Injured or Ill Athlete: Decisions on the availability of an athlete
for practice or game competition shall be the sole responsibility of the members of the University’s Office
of Sports Medicine Staff.

IV. NON-ATHLETIC RELATED INJURY OR ILLNESS
A. Reporting Procedures: Injuries or illnesses sustained outside of Kutztown University Athletics MUST
be reported to the Office of Sports Medicine at the student’s earliest convenience. If the student desires,
the Office of Sports Medicine Staff will assist with making any of the necessary medical referrals. If the
student chooses to be seen by someone other than the University’s Health & Wellness Clinical Service
staff or Office of Sports Medicine staff, the student MUST provide the Office of Sports Medicine with
written documentation regarding their condition prior to return to athletic activity. This may be done by
obtaining an “Outside Medical Provider” referral form from the Office of Sports Medicine, which is to be
completed by the “outside” physician or by signing a “Records Release” form to have the records sent to
the Office of Sports Medicine. The final decision as to whether a student athlete may participate in
any varsity sport activity rests with the University’s Team Physician(s).

B. Out of Season Injury: The University shall NOT assume responsibility for care of any injuries incurred
when the student-athlete is not actively engaged in a formal, official game or practice during an NCAA
allowable season. Questions in this area should be referred to the Director of Athletics or the Director of
Sports Medicine.

V. INTERCOLLEGIATE ATHLETIC SUPPLEMENTAL ACCIDENT INSURANCE COVERAGE:
Supplemental Accident Insurance is provided by KUSSI for the benefit of our student-athletes. The delivery of
health care to these student-athletes is the primary responsibility of the Office of Sports Medicine and our
associated Team Physicians.

Following is an explanation of the policies of the Kutztown University Department of Intercollegiate Athletics
regarding medical expenses. THE UNIVERSITY ASSUMES THAT, BY SIGNING THE APPROPRIATE
FORMS INCLUDED IN THE PRE-PARTICIPATION MEDICAL INFORMATION PACKET ON A
YEARLY BASIS AND RETURNING IT TO THE KUTZTOWN UNIVERSITY OFFICE OF SPORTS
MEDICINE, THE STUDENT-ATHLETE AND THE POLICY-HOLDER OF THEIR PRIMARY
INSURANCE HAS READ AND AGREES TO THE PROVISIONS OF THIS POLICY.
A. **Primary Insurance Coverage**

1. All student-athletes MUST be covered by a “Primary” health insurance policy that covers intercollegiate related athletic injuries. Please check with your insurance carrier to be sure of this provision.
2. If there is a change in your primary insurance coverage, please notify the Office of Sports Medicine immediately to avoid delay in service.
3. **If the student-athlete is covered by an HMO based outside of the Berks or Lehigh County area**, you may want to consider finding a more local Primary Care Physician (PCP). Otherwise, they may be required to return home for medical care in order to be covered by the HMO.
4. **If there is a lapse in insurance coverage, the student-athlete will be responsible in total for any medical bills generated during this lapse.**
5. **Effective with the 2014-15 year, Kutztown University’s Supplemental Accident Insurance plan will have a $1,500 Deductible per injury claim.** The Deductible amount will be the responsibility of the student-athlete and can be met by the student-athlete’s insurance provider or out-of-pocket monies. Claim benefits will be paid only after Kutztown University’s Intercollegiate Athletic Supplemental Insurance policy Deductible has been met.

B. **Supplemental/Secondary Coverage and Provisions**

KUSSI carries a supplemental accident insurance policy for its Department of Intercollegiate Athletic student-athletes.

This policy is used for outstanding balances not covered by the student-athletes primary insurance after the Deductible has been met. The injured student-athlete must first claim benefits under their primary medical insurance policy(ies). This would include traditional Blue Cross/Blue Shield plans, managed care HMO, PPO or POS plans and/or group plans through a parent’s employer, etc.

This policy covers ONLY those injuries that occur during AUTHORIZED Covered Activity, which includes specific sport practice sessions and competitions during the sport season as defined by the Director of Athletics, in accordance with the NCAA. This means that the respective sport’s supervising coach(s) MUST be present during the activities being performed. It also includes traveling to and from said scheduled practice or competition.

This policy **DOES NOT COVER** the following:

1. Injuries which are not a direct result of intercollegiate athletic related activity.
2. Pre-existing conditions identified by the student-athlete on their Athletic Medical History form or at the time of their pre-participation physical examination.
3. Pre-existing conditions later identified but NOT reported by the student-athlete on their Athletic Medical History form at the time of their pre-participation physical exam.
4. Chronic conditions (defined by Medline’s medical encyclopedia as a long-developing syndrome).
5. Injuries occurring outside of an organized team or individual event which are not supervised and/or mandated by a coach as stated above. This includes injuries sustained during volunteer or captain’s practices and summer workouts.
6. Injuries which are not reported within 30 days of onset.
7. Disease and Illnesses.
8. Any injury occurring outside the respective traditional sport season or off-season practice/conditioning session, as allowable by the NCAA. The Kutztown University Department of Intercollegiate Athletics reserves the right to define these periods.

C. **Other Intercollegiate Athletic Department Policies Regarding Payment of Athletic Related Medical Expenses**

1. Medical expenses will be covered after the deductible has been met up to the Maximum Benefit Amount ($90,000 per accident) if the injury causes the student-athlete to first incur medical expenses for care and treatment for the injury within ninety (90) days after the onset of injury.
2. Medical expenses for services provided by “Off-Campus” non-University Affiliated Physicians or “Outside Medical Specialist” as defined by the Team Physician/ Medical Director of Health...
and Wellness and Director of Sports Medicine will NOT be covered by the Department of Intercollegiate Athletics Supplemental Accident Insurance plan UNLESS they are referred and have received PRIOR written approval by an Office of Sports Medicine staff.

3. Any athlete requesting that medical service or treatment be performed by an *Off-Campus non-KU Affiliated Physicians or “Outside Medical Specialist”* MUST be referred or receive prior written approval by a member of the Sports Medicine staff. In all cases the student-athlete will also be required to follow their primary insurance policy’s specific referral procedures for *In-Network* Providers. Procedures or services rendered without following these processes will be the sole financial responsibility of the student-athlete.

4. **Surgical Policy:** All major medical procedures, especially those which are surgical in nature, MUST have prior written approval by a member of the Sports Medicine Department staff. If the surgeon is an *Off-Campus non-University Affiliated Physicians or “Outside Medical Specialist”* a second opinion may be recommended depending on the diagnosis and surgical procedure.

5. **Dental Injury Policy:** Coverage is for injuries to the mouth and to sound, natural teeth, while participating in an official practice or game. Coverage includes repair or replacement of teeth as a result of a "covered accident" up to a maximum of $10,000 per accident. In those sports where protective devices (mouthpieces) are mandatory and provided for use in official practice sessions and games, the University and its Supplemental Accident Insurance will provide coverage only if the device is worn by the student athlete in accordance with the guidelines set by the manufacturer.

6. **Repetitive Motion Injury:** Repetitive Motion Injury means bursitis, stress fracture, strain, shin splints, Osgood Schlatter Disease, Chondromalacia; tendinitis; and Carpal Tunnel Syndrome. Treatment by a Physician for a repetitive motion injury must occur within 30 days of onset of injury in a Covered Activity. We must have satisfactory proof that the repetitive motion injury resulted from the participation in the Covered Activity.

7. **Tattoos/Body Piercings:** Kutztown University Intercollegiate Athletics will NOT cover any medical expenses related to tattoos, brands or body piercings.

8. **Two Year Benefit Period:** Only those medical expenses incurred within a period of two years from the date of injury, as a result of an athletic-related injury, are covered. If the injured student-athletes medical bills exceed the $90,000 athletic policy limits, which must also be met within the two year period, then the NCAA’s catastrophic plan takes effect up to one million dollars for long term catastrophic injury.

9. Coverage under this policy provides for payment for Usual, Customary, and Reasonable (U.C.R.) charges, of necessary medical bills.

D. **Procedures for Filing and Monitoring an Athletic Injury Claim:**

1. For insurance coverage to take effect, certain minimal requirements are necessary.
   a. Complete and sign the appropriate academic year athletic injury claim form and submit to the Office of Sports Medicine within 90 days following the date of of the first ‘Covered Medical Expense’.
   
   b. If there are any balances due after the $1,500 deductible has been met, it is the student-athletes’ responsibility to forward all ITEMIZED bills and Explanation of Benefits (EOB) Statements from the primary insurance company and any payment receipts for submission. *Include all bills paid and unpaid by your insurance or out-of-pocket monies*. Billing statements that simply indicate “Balance Due” are NOT sufficient. Bills must be submitted on a UB-4 or on a HCFA-1500 form and must include the following: the ICD-9 codes (which are the diagnosis codes) and the CPT codes (which are the procedural codes). The UB-04 form is generally the hospital/facility’s billing form and the HCFA-1500 is generally used by other medical providers that provided the service. (PT, Physician fees, Orthotics, etc.).

2. **Note:** To speed up processing, please organize both the medical bill and corresponding EOB by date of service.
3. **Mail to:** Athletic Insurance Injury Claims  
   Office of Sports Medicine  
   Keystone Hall 124E  
   Kutztown, PA 19530

4. All medical bills, with balances, MUST be submitted **within 60 days in order to ensure timely payment.**

5. Kutztown University can make no payment until this process is fully completed.

   **(THIS CAN BE A LENGTHY PROCESS, PLEASE BE PATIENT!!)**

Please direct any questions or concerns regarding this process, or the filing of medical bills to the Office of Sports Medicine at 610-683-40085, ext. 1.

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3/89, Last revised: 11/15