Athletic Accident Insurance Coverage Information

Every year our student athletes venture out onto the playing fields and courts in an effort to perform the best that they can for Carroll University and themselves. Unfortunately, injuries from participation are inevitable and will occur throughout the year. While we attempt to provide our student athletes with the best possible care, medical bills will be incurred. For this reason, it is necessary that the enclosed Parent Insurance Information Form is completely filled out each year. Also as important, is that the parents and student athletes are informed on what Carroll University’s athletic accident insurance coverage provides for medical bills incurred while participating in intercollegiate athletics.

The following information details the athlete accident insurance at Carroll University and procedures to ensure proper insurance coverage:

1. All Carroll student athletes must show evidence and be covered under a health insurance policy.

2. The athlete accident insurance at Carroll University provides secondary coverage. All medical bills must be filed with the student athlete’s/family insurance provider first. It is important to note that authorization is obtained and/or correct filing procedures are followed for the athlete’s/family insurance provider. Carroll is not responsible for coverage if extra charges are incurred due to non-authorization of service and/or improper filing procedures.

3. Carroll University’s athletic accident insurance has a $1,000 deductible. The first $1,000 is the responsibility of the student athlete or the athlete/family’s insurance provider.

4. In the event that expenses are over $1,000 after filing with the athlete’s/family insurance, then a claim can be sent from Carroll University to our insurance carrier for processing upon receiving the Explanations of Benefits regarding the health services provided. We ask for your cooperation if any additional information is needed from you so that Carroll can process the claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all bills incurred are in your name.

This letter may be kept for your reference. If you have any questions regarding the athlete accident insurance coverage, feel free to contact the Athletic Training Staff at 262-524-7379. Please notify the Athletic Training staff if there is any change in insurance coverage during the academic year.

Sincerely,

Steven Staab, M.Ed, LAT
Head Athletic Trainer