



SEATTLE PACIFIC UNIVERSITY

**DEPARTMENT OF ATHLETICS**  
**Medical Policies and Procedures**  
**2007-08**

As an intercollegiate athlete at Seattle Pacific University (SPU), you may have occasion to seek the services of the athletic training staff. The primary function of the athletic training staff is the prevention, recognition, management and reconditioning of injuries that may affect you during the time you are an athlete at SPU. The following are important medical policies and procedures:

1. The Department of Athletics medical program is under the direct supervision of the head athletic trainer and his staff in consultation with the team physician.
2. In particular instances, the team physician may delegate other physicians to assist him or act in his stead. However, the team physician keeps informed of all serious injuries and has final authority with regard to all medical disqualification, restrictions, treatment and return to activity.

**PRE-PARTICIPATION PHYSICALS & MEDICAL HISTORY**

1. **A pre-participation medical physical exam is required annually prior to trying out, practicing or participating on an intercollegiate athletic team.** All athletes must present written documentation to the head athletic trainer of a current (within 6 months of the first date of practice) pre-participation physical signed by a physician, nurse practitioner, or physician's assistant stating that the athlete is medically cleared to participate in intercollegiate athletics. Your provider must document the physical exam using their own or SPU's physical exam form.
2. **Freshman and transfer** athletes entering the athletic program for the first time may obtain a **pre-participation medical physical** from their family physician or, upon arrival, through the team physician **at their own cost.**
3. **All returning athletes, and new athletic scholarship athletes** may obtain their pre-participation physical from any of the physicians at The Sports Medicine Clinic (Clinic). There is no fee for the routine physical for returning athletes **IF** the physical is obtained at the Clinic during the open pre-participation physical period (May 1 – June 15). New athletic scholarship athletes may obtain their physical at the Clinic anytime prior to their first day of practice. Any follow-up tests or procedures are not included in the no fee physical exam. Payment for these expenses is subject to insurance policy procedures outlined in this document. The head athletic trainer will make arrangements for pre-participation physicals at the Clinic and provide athletes with the specific procedures.
4. **An Athletic Medical History Form must be completed and filed with the head athletic trainer.** A complete history of all significant injuries sustained prior to enrolling at SPU must be reported. This form is attached and also available from the head athletic trainer or the athletic office.

## INSURANCE POLICIES AND MEDICAL EXPENSES

1. **Athletes are required to be covered under a medical insurance policy that includes at least basic coverage components. Major medical only policies are not acceptable.** *Note that SPU student insurance is unacceptable since it has an athletic participation exclusion.*
2. **The athlete's required medical insurance is the primary insurance** for payment of expenses resulting from covered injuries while participating in intercollegiate athletics at SPU. **SPU provides secondary coverage** for covered injuries that pays for expenses not covered by the athlete's primary insurance. This coverage is effective during the regular season which is defined as the first scheduled day of practice to the last day of participation by an individual participant or during approved organized pre-season or post-season training programs that occur during the school year.
  - A covered injury is defined as an injury resulting from participation in an official SPU athletic practice, intercollegiate competition, or "approved training program".
  - An official practice or competition is defined as one supervised by an SPU coach and authorized by the athletic director.
  - An approved training program is defined as a prescribed training or practice regimen given in writing to the athlete by an SPU coach that directly relates to the student's intercollegiate sport activities.

SPU does not provide medical coverage for injuries that occur while an athlete trains or practices on his or her own during the summer, winter break, or spring break even when that training otherwise meets the definition of an approved training program.

3. **The athlete (or parent) is required to complete a Medical Insurance Questionnaire (attached).** This will be used by SPU for information purposes and submitted to SPU's insurance company should a claim be filed. An annual update of insurance information, and notification of any changes in coverage are required. **No consideration will be given to medical bills if correct and up-to-date information has not been communicated to the SPU Athletics Department.**
4. **Medical expenses will be paid first by the athlete's own medical insurance which will be the primary medical insurance.** Secondary coverage will be provided by SPU when expenses result from a covered injury (see Paragraph 2 above) and exceed the amount covered by the primary insurance. The athlete, (or parent), is responsible for paying outstanding balances which impose a strict payment due date. **SPU will not be responsible for any interest, penalties, or collection fees associated with late payments.**

**For dental related injuries, claims must be submitted to the athlete's medical and dental insurance providers** as expenses for dental injuries are often covered by medical insurance as primary insurance followed by the dental as secondary insurance. SPU would then provide coverage when expenses exceed the amount covered by the athlete's primary and secondary insurances.

5. SPU's responsibility for payment of or reimbursement for deductible portions of the athlete's primary insurance will not exceed \$500. Exceptions may be made only if extenuating circumstances exist and if petitioned and approved by the Athletic Director.
6. **Authorized expenses** will be those incurred when the team physician or staff athletic trainer refers the athlete to physicians, dentists or other providers. **Approval for medical or dental treatments must be obtained from an SPU athletic trainer before expenses are incurred.** In the case of emergency, prior approval is not required; however, the injury must be reported to a staff athletic trainer within 48 hours of the incident. All other expenses will be considered unauthorized. **SPU will not pay unauthorized expenses.** Additionally, SPU will not be responsible for the following:

- a) medical or dental expenses resulting from athletes or their parents' independent decisions to not comply with the policies or requirements of their own or SPU's insurance policies;
  - b) (for HMO insurance coverage), medical expenses incurred for services provided outside an HMO facility unless pre-arranged with the HMO and communicated in writing to an athletic trainer and the athletic office;
  - c) medical expenses incurred when an individual with a pre-existing condition needs medical attention for that condition. The head athletic trainer and team physician in review of the medical history and physical examination will determine such condition. This condition may also be determined during any medical treatment;
  - d) special pads, braces or orthoses that must be purchased in order to correct a postural anomaly or pre-existing condition;
  - e) medical coverage of injuries that were not reported, for any reason, to a staff athletic trainer within 15 days following the incident;
  - f) injuries incurred when the athlete is involved in activities not related to their specific sport or excluded by their insurance policy;
  - g) any dental expenses not the direct result of an athletic related injury.
7. All arrangements for treatment of athletic injuries are to be made before the athlete graduates or withdraws from school unless pre-arranged. **SPU will not accept responsibility for medical expenses incurred after an athlete has withdrawn or graduated from school.**
  8. SPU's secondary coverage will be in effect for up to two (2) years from the date of a covered injury. Coverage of expenses incurred after that time period are the responsibility of the athlete unless pre-approved by the Athletic Director.
  9. SPU reserves the right to withhold financial responsibility on any treatment specifically excluded from its insurance policy.
  10. Final authority for any disputed decision by the head athletic trainer or team physician regarding medical treatment and related expenses lies with the Athletic Director.

## **PROCEDURES FOR PAYMENT OF MEDICAL BILLS**

1. In the event of an injury that requires medical or dental treatment, **the athlete (or parent) is responsible for filing claims with their own insurance company. To obtain payment consideration for unpaid balances or reimbursements, SPU must receive copies of an itemized bill from the medical or dental provider and an explanation of benefits (EOB) from the primary insurance company (as well as secondary insurance company for dental expenses – see page 2, paragraph 4).** All EOBs should be sent to SPU even if the athlete's insurance company covered the entire amount. These should be sent to:
 

Kathy Wimer, Sr. Administrative Assistant, Seattle Pacific University Athletic Department,  
3307 3<sup>rd</sup> Avenue West, Suite 301, Seattle, WA 98119 Fax: 206-281-2266  
e-mail: wimerk@spu.edu
2. SPU will not be responsible for any interest, penalties, or collection fees associated with late payments.
3. Providers should not bill SPU directly and should not be instructed to do so.

