

# Wheeling Jesuit University

## Athletic Training Department

Procedures for filing an insurance claim for an injury resulting from participation in a varsity sport.

1. Your primary insurance for any injury suffered from participating in a varsity sport at Wheeling Jesuit is your parents'. Your secondary insurance is the Athletic Department's Insurance Policy. This means that if you are injured while participating in a varsity sport, whether in practice or competition, the Athletic Department policy will pay to the limits of the policy (usual and customary), including co-payments and deductibles, providing you follow the proper procedures with your insurance company. There is no form or process to sign-up for this coverage. You are automatically enrolled as a varsity athlete of the university. You and your parents need to be aware of the proper procedures for filing a claim with your personal health insurance. Example: your insurance is an HMO and requires preauthorization or a physician's referral prior to medical treatment. If the Health Center suggests an athlete go for x-rays for an athletic injury, the proper procedure must be followed with your insurance company as with any other claim. All athletic injuries should be treated as if the athletic insurance policy does not exist. I suggest you check with your insurance company to understand the procedures of filing a claim, especially if there is a difference with the student no longer living in the parents' household. Most if not all procedures performed outside of WJU are done at Wheeling Hospital or MedExpress. You may want to check with your insurance company to see if Wheeling Hospital and MedExpress are providers to your insurance. Insurance claims only come into effect when you need to go outside of the university for medical treatment, i.e., emergency room visits, x-rays, seeing a physician other than that provided by WJU, etc. The athletic policy does not cover preexisting conditions. Injuries or conditions suffered prior to entering WJU are your responsibility. We will assist you with the treatment or rehabilitation from such an injury, but only with what is available through the Athletic Training Room or School Health Center. Anything outside of the university is your responsibility.
2. See Kim McManis in the Athletic Training Room to sign a claim form for the athletic department's insurance.
3. Bring all medical bills and Explanation of Benefits from your insurance company to the training room after your insurance has completed its share.
4. Please keep us informed if for any reason your medical bills are not being paid. The only way to get them paid is for us to keep in contact with both the provider and our insurance company to provide the process is going as planned.