

## **Baker University Student-Athlete Athletic Accident Secondary Insurance**

For this 2011-2012 sports' seasons, Baker University will again purchase an excess or secondary athletic accident insurance policy. This policy is effective only after the student-athlete's (S-A) primary health insurance has paid its full portion and after the S-A has paid incurred charges to meet the secondary insurance disappearing deductible of \$750.00. The \$750.00 deductible is per accidental incident. Please note, benefits may change from academic year to academic year. A disappearing deductible is defined as follows: the covered person may use covered expenses paid under another health care plan to satisfy the deductible under this policy. See examples below.

Please note that athletics requires all S-A to document insurance coverage, through parent, spouse, or personal policy, and must be primary coverage when an athletic accident occurs. Baker University does not pay medical bills or out of pocket expenses. Also, note that this is insurance and insurance is not designed to cover all services in full, such as devices (braces) used by the S-A to play post-injury. Please, be aware that secondary insurance **will not** pay everything in full.

Upon referral to a physician, S-A provides the physician's office with his/her medical insurance. In most cases, insurance will be directly billed by the physician's office. After primary insurance has paid the provider, any remaining balance is sent to the student-athlete. This comes as an explanation of benefits (EOB) and an invoice. These two documents should be presented to Connie Deel, Assistant Director of Human Resources, Constant 3. If the physician's office is already aware of the secondary insurance, they will file the secondary claim directly with Connie, before billing the S-A for any balance. Once the athletic accident insurance deductible, up to \$750.00, has been paid by the student-athlete, the athletic accident insurance will provide excess payment as long as proper documentation is presented.

### **EXAMPLES**

S-A incurs a \$2,000 charge and S-A primary health insurance pays 50% or \$1,000. The \$750 secondary insurance deductible has disappeared in the \$1,000 paid by the primary. The remaining balance of \$1,000 will be filed with the secondary accident insurance.

S-A incurs \$12,000 charge and S-A primary health insurance pays 80% or \$9,600. The \$750 secondary insurance deductible has disappeared in the \$9,600 paid by the primary. The remaining balance of \$2,400 will be submitted to secondary accident insurance.

S-A incurs a \$100 charge and S-A primary health insurance pays a portion or denies payment. The secondary accident insurance deductible has not been met and payment is the responsibility of the S-A.

If you have any questions, please contact Lynn Bott or Lynsey Payne in the Athletic Training Room or Connie Deel in Human Resources ([connie.deel@bakeru.edu](mailto:connie.deel@bakeru.edu)).