

SONOMA STATE UNIVERSITY
ATHLETE MEDICAL INSURANCE POLICY & PROCEDURE

FORM 1 A

A. LENGTH OF SSU ATHLETIC INSURANCE

Student athletes at Sonoma State University covered by SSU athletic insurance benefits are on a 2-year (104-week) pay out program. The first medical expense must be incurred within 90 days of the onset of a documented injury and insurance for covered injuries occurring during participation in intercollegiate athletics at SSU will terminate two calendar years from the date of the injury.

B. SSU ATHLETIC INSURANCE POLICY PROCEDURES

1. SSU athletic insurance is secondary to any personal insurance you may have. In seeking any medical care, you must follow your health care plan instructions. Verification of your insurance status (form 1B) must be on hand prior to participation and a resultant medical referral.
2. SSU athletic insurance is not a comprehensive athletic insurance policy. It does not cover degenerative conditions, medical illness or disease; i.e. arthritis, asthma, or diagnosed ongoing congenital heart conditions. Undiagnosed heart conditions with original onset occurring during covered athletic participation are covered benefits for initial injury care and testing. Follow up care for a diagnosed congenital heart condition is not a covered benefit. In the absence of primary personal health insurance, general medical coverage that is supplemental to Student Health Center services (i.e. emergencies, urgent after hours or out of area care hospitalizations, etc.) is described on the Web at www.csuhealthlink.com. This insurance maybe obtained through this website, by contacting the Associated Students Office in the Student Union (707) 664-2815 or by calling the company directly at 1-800-853-5899.
3. SSU athletic insurance only covers accidental injury. An accidental injury is a sudden, unexpected, external or violent event that occurs independently of any other cause.
4. A re-injury of an injury sustained prior to the effective date of this policy is covered, provided the athlete was given a specific medical examination and clearance by the SSU team physician for such identified injury prior to participation.
5. A covered injury must be verified to a specific cause and occur during identified and supervised practice and game sessions. Personal, recreational, PE or injury outside of official practice/game participation are not covered incidents.
6. If you have primary insurance, you are responsible for submitting all provider bills to your insurance company.
7. If your insurance has a deductible or does not pay for full coverage, SSU secondary insurance will cover eligible unpaid expenses. In order for a claim to be processed, the following must be obtained:
 - a. An SSU insurance claim form
 - b. The first fully itemized and any subsequent visits not on the original bill from all providers
 - c. An explanation of benefits (EOB) for medical bills processed by your insurance company
8. Athletes are referred for medical care based on need. Referral does not imply secondary medical coverage.
9. All athletes must be referred through the athletic training room (ATR) with a medical referral card for non-emergency care. If you seek non-emergency medical or selectable treatment on your own or by a coach without proper referral notice through the ATR, **you will be responsible for the incurred expenses.**
10. All athlete referrals are to be made to the SSU team physician and where restricted by HMO or designated PCP care, pre-authorization from primary insurance must be obtained prior to non-emergency visits. Pre-authorization not granted by your insurance for out-of-area plan care must be honored, which means you would have to go home to receive off campus non-emergency care. Restricted out-of-area PCP care should be considered for local transfer (available from SSU Team physician) so that necessary off campus physician care will not be disrupted.
11. A WRITTEN CLEARANCE using the ATR referral card must be completed for doctor visits PRIOR TO RETURNING TO PRACTICE for an illness or injury that caused you to miss a practice.

ALL REQUESTED INFORMATION MUST BE PROVIDED TO START, RESUME, OR CONTINUE PARTICIPATION

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C. PRESCRIPTION, OVER-THE-COUNTER MEDICATION AND SUPPLEMENT USE:

1. Personal prescription medication must be used by the person and the purpose for which it is prescribed and should not be given to anyone not named on the prescription. SHC and team physician are available and should be consulted for conditions where athletes believe medication is needed. **DO NOT SHARE MEDS!!**
2. Over-the-counter (OTC) medication in the ATR is limited to the following categories; anti-inflammatory, analgesic, decongestant, anti-histamine, anti-acid/gas, glucose and will be provided on an acute need, temporary (1-3 days) first aid basis only. **Please note:** any medication received from the ATR does not imply a medical diagnosis or constitute medical advice.
3. OTC medication from the ATR is provided in single-dose packets, which include the name of medication, dosage, instructions for use, warnings and precautions, expiration date, and lot number pre-printed on them. It is the athlete's responsibility to adhere to the package label information.
4. OTC medications from the ATR are provided as a courtesy upon request made to the certified athletic trainer or team physician and will be dispensed by athlete written consent. If you are ill, need medical advice, or need OTC medication on other than a temporary basis, you should contact the SSU Student Health Center (SHC), team physician or seek your own physician or pharmacy assistance.
5. Some prescriptions and OTC medications and some dietary supplements or energy food additives may contain substances banned by the NCAA. Steroids, Ephedra hi concentration of caffeinated drinks and some anti-asthma medications (Primatene and corticosteroids) are types of NCAA banned substances. Creatine usage can lead to muscle cramping, strains and kidney or renal complications and along with other supplement usage may be detrimental to your health and/or athletic performance and should not be consumed. In order to prevent unintended consequence, please consult with the Certified Athletic Trainer, team physician, SHC staff or obtain further educational information on NCAA banned substances and supplement warnings. Please refer to the NCAA website at www.ncaa.org/health-safety, or the Drug Free Sports Resource Exchange Center at www.drugfreesort.com/rec and enter Division II, password ncaa2, about any medications or supplements you are taking or thinking of taking.

D. TOBACCO AND BODY PIERCING:

1. Tobacco is also banned by the NCAA, can often lead to cancerous lesions that can be life threatening and is not to be used at any time.
2. Body piercing, especially associated with tongue has led to severe injury and airway complications. Along with other external area use, piercing ornaments and jewelry should be removed prior to all practices and competitions.

E. HYDRATION AND ELECTROLYTE CONSUMPTION:

1. For every pound of sweat loss during exercise, 15-23 oz. (2-3 cups) of fluid needs to be replaced. A one to two percent body weight loss difference (1.5-3 lbs. for 150lb athlete) between daily workouts can hinder performance and a 3-6% (4.5-9lbs for 150lb athlete) weight difference can lead to severe heat stress complications. As a general rule, same time daily weight differences need to be similar not exceeding 2-3 pounds.
2. Dehydration symptoms of headache or light headedness, dizziness, nausea with muscle cramping or a general feeling of medical malaise need to relayed to an ATC or coach and a remedy sought.

F. MEDICAL INFORMATION RELEASE:

1. Athlete medical information controlled by federal (FERPA and HIPPA) and state regulation will not be released for public information unless authorized in writing by the athlete.

I acknowledge a full understanding and willful compliance of the above information included in all sections of: A,B,C,D,E, and F.

Athlete's Name _____
Athlete's Signature _____ Date _____