

Medical Services

MISSION STATEMENT

To provide the best possible quality care to student-athletes at Washington State University that reflects the excellence of the University and the community. We intend to fulfill our mission statement by:

- Creating a comfortable and caring environment within the athletics training room facilities.
- Assuring that each member of the athletic training team maintains a pleasant, caring, and professional attitude.
- Maintaining and operating the athletics training room facility in an organized and efficient manner.
- Assuring that universal precautions (HIV/AIDS, Hepatitis) issues are properly addressed and OSHA guidelines interface properly with other health care environments.
- Assuring that emergency procedures are safe, efficient, and expedient.
- Assuring that each student-athlete is carefully counseled regarding their injury or illness and options are explained when appropriate.
- Providing all student-athletes with the opportunity to see a team physician if he/she makes this request to a certified athletic training staff member.
- Insuring that each student-athlete has the best possible opportunity to participate in intercollegiate athletics in a physically healthy environment.
- Assuring that sensitive medical issues be handled with confidentiality.

PHYSICALS

All student-athletes must pass a physical examination from a WSU team physician **before practicing or checking out equipment**. The initial physical exam for first-time WSU athletes will focus on a comprehensive overall health history and review. In the following years each student-athlete fills out a medical history update prior to the start of school in the fall. These are reviewed by staff Certified Athletic Trainers (ATC's) and if necessary the student-athlete is referred to a team physician for a follow-up or initial appointment to address any concerns.

The Athletic Training Services Coordinator along with the Certified Athletic Trainers will make physical examination arrangements for all student-athletes. Appointment schedules will be distributed to each head coach. Student-athletes must contact their coach to confirm their physical exam date. Any student-athlete missing the physical exam date set will be required to obtain a physical with the team physician as scheduled at Athletic Medicine's earliest convenience. **Student-athletes cannot participate in practice, lifting, conditioning, individual work-outs or competition until they have a current physical exam form on file with Athletic Training Services.**

Pre-existing injuries/conditions may require additional medical procedures (i.e., x-ray, MRI, bone scan, blood work, etc.) prior to participation clearance. WSU team physicians

will order these tests. The cost(s) for additional testing is the responsibility of WSU. If deemed necessary by the team physician, the student-athlete will be required to complete a Pre-Existing Condition Waiver and Release form.

- If the pre-existing condition is cleared to participate by the WSU team physician then any further exacerbations are the responsibility of WSU.
- If the pre-existing condition does not pass the physical by the WSU team physicians then the responsibility of any further post physical workup becomes the responsibility of the student athlete and their primary insurance.

If a student-athlete **does not disclose pre-existing injuries/conditions** on the physical, and said injuries/conditions become a medical issue, **WSU may not be responsible for any or all costs generated** from the care of the pre-existing condition. This will be reviewed on a case-by-case basis.

INJURY/ILLNESS REPORTING

For athletic-related injuries/illnesses, it is the responsibility of student-athletes to report to the staff Certified Athletic Trainers when injured or sick.

- If you are injured and/or sick, and unable to practice, you must report to your staff Athletic Trainer before 12:00 p.m. Student-athletes who cannot practice and fail to notify their staff Athletic Trainer will report directly to their coach.
- An injury report is distributed to the coaches each day with practice status listed.
- If a student-athlete does not report for a scheduled treatment appointment, it will be noted on the injury report.
- Injured student-athletes not practicing will dress in Cougar-issued practice clothes and attend practice unless otherwise instructed by the staff Athletic Trainer or their coach.

INSURANCE POLICIES

Coverage of Medical Expenses

All student-athletes are covered by medical insurance in the form of available parent's primary group medical insurance and WSU Athletics Department secondary excess insurance policies, purchased by the Athletics Department, with the following provisions:

- If a student-athlete suffers an athletic related injury and receives medical care **without** prior approval and referral (from WSU team physician or certified athletic trainer), the student-athlete does so at his/her own expense. Follow up and rehabilitation costs for care received as a result of this decision also will be the responsibility of the student-athlete. The team physician(s) and/or the athletic training staff reserve the right to require needed follow up rehab on student-athletes who have had unapproved surgery/care/procedures elsewhere. Such services will be the responsibility of the student-athlete to arrange and pay for.
- Team physicians will make referrals to other health care providers when the service is not available or otherwise deemed necessary by the athletic training staff in

consultation with the team physician. The student-athlete will not be allowed to return to participation until the attending physician, as well as the WSU team physician, has released him/her to do so. WSU team physicians have final say on the return to sport participation in regard to any medical issue.

- The Athletics Department insurance policies will cover the expenses for sport related injuries occurring during official workouts, practices, and games after primary insurance has been billed and at the discretion of the sport-certified athletic trainer, Assistant Athletic Director for Athletic Training Services, and team physicians.
- Any expenses incurred **due to illness** will usually be the responsibility of the student-athlete except for illnesses that can be directly related to athletic participation and at the discretion of the certified athletic trainer and AAD-ATS.
- The department **will not** be responsible for **dental, optical, or medical treatment** unless such service is necessary because of an injury incurred during practice or competition during the season.
- The department may purchase **contact lenses OR glasses** with approval from the certified athletic trainer, for a student-athlete provided they are needed for competition. The contracted optometrist will certify this need. The department will replace glasses or contact lenses if lost or broken during the season provided the incident is reported to the staff certified athletic trainer immediately after it occurs.
- When a certified athletic trainer or team physician deems orthotic devices necessary, one pair will be constructed for utilization and paid for by WSU. The need for additional pairs will be evaluated on a case-by-case basis.
- Coverage of emergency room visits will be determined by the athletic training staff and team physicians on a case-by-case basis.
- In accordance with the above policies, the Athletics Department will be responsible for payment of medical bills arising from an athletically related injury or illness after the student-athlete's primary insurance has been billed.
- **Care will be provided for a period of one-year following completion of the competitive season or the date on which the athlete was removed from the team or removed themselves. When an athlete signs a professional contract, or transfers to another institution, all injuries become the responsibility of the student-athlete from that time forward.**

All questions regarding insurance coverage should be directed to Jonell Peterson, Athletic Training Services Coordinator, Bohler Athletic Complex M10, 335-0310.

WSU Athletics Insurance

If the student-athlete is covered by any medical insurance plan, all athletically-related claims incurred by the student-athlete will be filed with that insurance company first. After all benefits have been paid by any available primary insurance, WSU Athletics will pay any remaining balance, first from WSU's secondary medical policy then from WSU directly. The policy provided to student-athletes is an **excess policy**. Payment for claims is only made after all other medical insurance is exhausted. It is mandatory that parent's information be on file in the medical insurance office or you will be denied participation in any activities. In case of no insurance, WSU's Athletics Department

contracted insurance company will provide primary coverage. Submitting false or misleading insurance information will result in medical bills becoming the responsibility of the student-athlete or their parents even in the event of an athletic related injury.

If you sustain an injury while competing for WSU and you receive any paperwork from the provider of care or your insurance company or money to pay for services provided, please forward them to Jonell Peterson, Athletic Training Services Coordinator, Bohler Athletic Complex M-10, 335-0310. **Failure to do so may result in your account moving to a collections status, in which we will not be able to assist you financially for collection costs.**

The Athletics Department excess medical insurance does not cover sickness or other medical conditions not related to athletics, injury as a result of a pre-existing injury, or accidental injury in other circumstances (such as intramurals or nonathletic related injuries).

Exclusions-WSU athletics insurance will not pay for any loss as a result of:

- Suicide, while sane or insane; or intentional self-inflicted injury.
- Sickness, disease or bacterial infection of any kind unless related to intercollegiate athletics activities.
- Illness or injury incurred as a result other than NCAA sanctioned athletic related practice or participation.
- War or any act of war, whether war is declared or not.

This statement is intended to describe the coverage and benefits provided by Washington State University. The coverage or benefits shown herein may be changed or canceled in accordance with the provisions of the statement. This may be done as a result of a change in eligibility of the insured or amendment or termination of the statement.

The University does make available a Student Medical Insurance Program which may be obtained at the time of class registration. This plan is designed to help pay a large part of those expenses--hospital, medical, surgical, drugs, which would not be covered by the WSU Athletics Department. **We strongly encourage you or your family to purchase this insurance if a student-athlete is not covered by a group medical insurance plan through a parent or guardian.** The Student Medical Insurance Program has a specific exclusion for injuries or illness received as a result of participation in intercollegiate athletics. That policy will not cover medical expenses for injuries received while competing in any intercollegiate sport but does cover illnesses and injuries that are not related to your athletic participation.

Catastrophic Coverage

Catastrophic insurance coverage is sponsored by the NCAA for all eligible insured student-athletes. This program covers the student athlete who is catastrophically injured while participating in a covered intercollegiate athletic activity. The policy has a \$90,000 deductible and provides benefits in excess of any other valid and collectible

insurance. A student-athlete has up to two years from the date of injury, to file a catastrophic claim to the carrier for consideration of payment. A copy of the benefit summary is on file in the Athletics Department and may be inspected at any time.

MEDICAL PROCEDURE PAYMENT - APPEAL PROCESS

The Student-Athlete Handbook clearly outlines the circumstances under which medical bills for injuries and illnesses sustained by student-athletes are reimbursed. In accordance with NCAA rules governing the expenses that are permissible, the following outlines the procedures to be followed by student-athletes:

- **All** injuries and illnesses are to be reported to the certified athletic trainer in charge of the sport.
- Medical procedures performed outside WSU Athletic Medicine facilities must be **specifically referred** by the certified athletic trainer or the team physician and are subject to approval by the AAD-ATS and/or the Coordinator of Athletic Medicine.
- **If the student-athlete seeks an outside opinion or procedure without approval by the certified athletic trainer for the team or the team physician, charges for those procedures and/or opinions are the sole responsibility of the student-athlete and parents.**
- When permission is granted for an outside referral, the Insurance Coordinator will be notified in order to obtain the best possible reimbursement from available insurance policies provided by parents and department coverage.
- If outside referral or services are denied for athletics department insurance coverage, the student-athlete will be notified in writing and/or verbally contacted (documented). The student-athlete may appeal that decision to the AAD-ATS.
- If the AAD-ATS further denies the referral, the student-athlete may appeal that decision in writing to the Senior Associate Athletics Director.
- The Senior Associate Athletics Director will make a decision based on NCAA regulations and after an interview with any or all of the following: student-athlete, parents or guardians, AAD-ATS, certified athletic trainer, Director of Compliance, team physician, head coach.
- The Senior Associate Athletics Director will furnish a written decision to the student-athlete at the earliest possible time.

WSU ATHLETICS MEDICAL AUTHORIZATION

If you are directed by a staff physician or staff certified athletic trainer to obtain prescription medicine, x-rays, lab work or see a physician outside of the WSU training room, you will be required to have obtained a referral. **If you receive bills from providers, you need to turn those in as soon as you receive them to Jonell Peterson, Athletic Training Services Coordinator, Bohler Athletic Complex M-10.** Medical expenses cannot be considered for payment until a bill has been presented and authorization for payment is received. Bills charged to the Athletics Department that are not related to athletic participation will be denied and the student-athlete will be responsible for the expense.

All athletically related injuries or illnesses that require visits to WSU Health and Wellness must be approved by a staff certified athletic trainer and you must have a referral form to receive services.

ATHLETIC MEDICINE REGISTRATION

An athletic medicine registration packet is sent to each student-athlete or their parents each year in the spring. Various forms are included in this mailing include physical and insurance information and paperwork which needs to be filled out and returned before the athlete is eligible for practice or competition. Department policy dictates these forms be completed and on file within the Athletics Department in the event of accident, illness or injury. **Practice or competition will be denied until these forms are complete and on file.**

EXIT MEDICAL EXAMINATIONS

All student-athletes leaving WSU will meet with the staff certified athletic trainer assigned to their team and/or complete the paperwork for a medical exit interview. Injuries and/or illnesses as a result of participation in athletics will be discussed. Any unresolved medical issues will be dealt with at this time. You will be asked to complete an Athletic Medicine Exit Evaluation and advised of the proper course of action for further medical attention. In addition, care will be provided for a period of one-year following completion of the competitive season or the date on which the athlete was removed from the team or removed themselves. Transferring to another institution or signing with a professional team, will leave WSU with no further financial obligation for your medical bills and treatment costs.

ATHLETIC MEDICINE FACILITY RULES

The Athletic Training Room is for care, prevention and rehabilitation of injuries to athletes competing in WSU intercollegiate athletics.

- **No loitering**, please.
- No cleated athletic footwear in the training room and keep all other shoes off treatment tables.
- **No food or tobacco products of any kind. You will be denied treatment.**
- Training room hours will be posted on the door. Otherwise hours will be scheduled by appointment.
- In-season student-athletes have first priority for treatment.
- Allow adequate time before practice for taping and treatments.
- No self-treatment. Certified staff or athletic training students will administer all treatments.
- Please inform the athletic trainer before any treatment if you think you may be pregnant.
- Do not remove equipment from the Athletic Training Room unless authorized to do so by an athletic training staff member.
- All massages must be cleared by a staff certified athletic trainer.
- Please clean up after yourself (hot packs, ice bags, ice cups, etc).

- Shirts and shorts are required attire in the Athletic Training Room.
- Shower before entering whirlpool and treatment areas.