



Payment of Student-Athlete Medical Bills

Lafayette provides secondary insurance to its Student-Athletes for injuries related to participation in their sport. This policy is designed to cover medical expenses from providers that are not covered by the Student-Athlete's own health insurance. **In the event a Student-Athlete selects a provider that does not participate with the Student-Athlete's primary insurance or will not accept Usual, Customary & Reasonable (UCR) payment from the Student-Athlete's primary insurance (e.g. requires cash payment for the full amount of the treatment), the Student-Athlete will be solely responsible for all fees incurred.**

Step 1: As soon as possible after an injury, the Student-Athlete must report to the Sports Medicine Center in Kirby Sports Center to electronically complete a Claim Form that the College will finalize and submit to the insurance company; this must be completed within 30 days of the initial injury.

Step 2: The provider's (i.e. doctor and hospital) itemized bills (UB92, UB02 or HCFA Form) **MUST** be submitted to the Student-Athlete's health insurance first – the Student-Athlete's policy provides primary coverage. The Student-Athlete should keep a copy of the itemized bills (UB92, UB02 or HCFA Form) for submission to the College's policy later. Statements from the provider do not provide sufficient details to document the services provided.

Please Note:

- ⊕ *The local clinics utilized by Lafayette's Orthopedic Surgeon, Dr. Carl Weiss, operated as Coordinated Health Systems, would provide itemized bills (UB92, UB02 or HCFA Form). The optional primary health insurance plan offered to Lafayette College students, handled through Consolidated Health Plans in Springfield, MA, would provide the EOBs referenced in Step 3. The two organizations are NOT related.*
- ⊕ *The Consolidated Health Plan optional primary policy has a \$1,000 policy year maximum per athletic injury.*

Step 3: Once bills have been reviewed by the Student-Athlete's primary insurance, an industry standard Form called an "Explanation of Benefits" (EOB) is generated by the insurance company and mailed to the Student-Athlete and to the provider. The EOB will detail the type of service, the date of service, the amount the provider charged, the amount the Student-Athlete's insurance company will pay, any amounts written off by the provider, and the dollar amount, if any, that the patient is responsible for.

Please Note:

- ⊕ *The EOB from the Student-Athlete's insurance is needed to file a College claim EVEN if the primary insurance does not pay anything for the treatment.*
- ⊕ *Around the time the Student-Athlete or parent receives the EOB from their primary insurance, they may also receive a statement from the provider for any balances due; these may be matched to the EOBs and itemized bills (UB92, UB02 or HCFA Form), as described in Step 4, but will not serve as a substitute for the EOBs or itemized bills (UB92, UB02 or HCFA Form).*

Step 4: The EOBs should be matched to the itemized bills (UB92, UB02 or HCFA Form) and forwarded to: Director of Sports Medicine, Lafayette College, 132 Kirby Sports Center, Easton, PA 18042-1779. These documents will not be forwarded for payment until the Student-Athlete completes Step 1. For any charge to be considered for payment by the College's insurance, it must be documented by an EOB and an itemized bill (UB92, UB02 or HCFA Form).

Please Note:

- ⊕ *The College's secondary policy has a \$1,000.00 "Disappearing" deductible which is reduced dollar for dollar by any covered payments made by the Student-Athlete's primary insurance. The Student-Athlete should not expect to pay any more than \$1,000.00 for covered expenses from an athletic injury. However, the student-athlete is responsible for \$1,000 per incident.*

Step 5: Student-athletes MAY qualify for reimbursement of medical expenses not covered by insurance from either the NCAA Special Assistance Fund or the NCAA Student-Athlete Opportunity Fund. However, reimbursement from either of these funds is based upon fund availability and the student-athlete's financial aid profile. (i.e., reimbursement will mirror percentage of financial aid award). Contact the Director of Sports Medicine or the Associate Director of Athletics for Compliance for more information.

Student-Athlete Medical Bills Flow Chart

THIS PROCEDURE IS TO BE FOLLOWED FOR EACH AND EVERY INCIDENT

