

Health Insurance Policies

CU Mandatory Health Insurance Policy

University of Colorado has a mandatory health insurance requirement for all students on the Boulder campus stating that the student must be covered by a comprehensive health insurance plan. The Athletics Department must follow this health insurance mandate. Student-athletes will not be permitted to participate in the Athletics program unless they are covered under a comprehensive health insurance plan. If insurance coverage lapses at any time, the student-athlete will become ineligible to participate in their sport, regardless of the season. Please note that students are responsible for the payment of their health insurance expenses, which are not covered by scholarships or the Athletics Department.

The university encourages students to research their health insurance plan options and make an informed choice about their health insurance. Students should be knowledgeable about their health insurance plan and its requirements and limitations, and should take steps to ensure that they have adequate coverage while attending CU. In addition, students are strongly advised to carry their health and prescription insurance cards with them at all times.

The Student Gold student health insurance plan offered through Wardenburg Health Center to all CU students is not covered by an athletic scholarship. This health insurance plan is completely separate from the Athletics Department and does not cover medical care for injuries resulting from intercollegiate sports participation. A charge for the Student Gold student health insurance appears on every student's tuition statement. If the student takes action to waive the health insurance before the specified deadline, the tuition charge will be removed. It is the responsibility of all U.S. and international students to decide whether to keep or waive the student health insurance plan each year utilizing the Wardenburg Health Center on-line procedures. This is not done by the Athletic Department or Sports Medicine Program.

- NOTE: The University of Colorado automatically defaults ALL CU Boulder students enrolled for one or more credit hours into the Student Gold Health Insurance plan.
- You must waive the student insurance before the deadline. Instructions for waiving the insurance are at this link www.colorado.edu/studenthealthplans.

International students are advised to review their health insurance options to ensure that they have adequate coverage in the USA. Most medical facilities do not file claims with international plans unless there is a USA member services contact phone number and USA claims address.

NOTE: Your health plan must have a USA member services contact phone number and USA claims address. International students who incur medical expenses not related to intercollegiate sports participation will need to coordinate all claims directly with their international health insurance company.

Medical Care and Billing Protocols

When a student-athlete is seen at one of the Sports Medicine Program clinics located in the Dal Ward Athletic Center and Coors Events Center, he/she is under the care of Certified Athletic Trainers, primary care team physicians, sports orthopedists, and physical therapists. Most medical problems can be handled at these Sports Medicine Program clinics, and there are no charges for these services. However, when a team physician refers a student-athlete to an off-campus facility for medical procedures such as MRIs, x-rays, surgery, tests, etc., or if prescriptions are required, charges are incurred. These charges will be billed first to the student-athlete's health insurance plan. The Athletics Department is a secondary payer to the student-athlete's health insurance benefits. The Athletics Department is NOT a secondary health insurance. After the student-athlete's primary health insurance policy has paid its portion or denied the claim, and after the Sports Medicine Program office has received a copy of the health insurance plan explanation of benefits, the Athletics Department will pay the unpaid balances as a secondary payer, including deductibles and co-payments.

Please note that we pay patient balances due only for those medical expenses incurred as a direct result of an athletic injury sustained during NCAA sanctioned and staff-supervised practice, conditioning, or competition. This includes diagnostics, treatment, surgery, physical therapy, and follow-up by team physicians and other healthcare providers, approved in advance and with the written authorization of the Sports Medicine Program staff. We do not pay for routine annual exams of any kind, including physicals, OB/GYN, dental exams, etc.

The Athletics Department does not cover unauthorized medical visits of any kind. Student-athletes are required to obtain **written** authorization for all medical service. Student-athletes must obtain an Authorization for Services Form from their team athletic trainer prior to any medical appointments outside the Dal Ward Clinic, including medical visits off campus and at the Wardenburg Health Center. The student-athlete is responsible for the payment of all missed appointment fees, late charges, and transfer charges related to non-payment of bills.

The Athletics Department also does not cover charges incurred because of pre-existing conditions, non-athletic related injuries or conditions, acute illnesses, any and all medications related to pre-existing conditions (e.g. asthma, skin conditions, women's health, and mental health). We also do not cover routine annual medical or dental exams.

Privacy restrictions may limit the ability of the Sports Medicine Program staff to resolve health insurance or billing questions. Therefore, the parent/guardians and/or the student-athletes themselves are responsible for responding to ALL inquiries or requests for information from their health insurance company and/or medical billing offices. These inquiries may be printed on the patient statement or on the health insurance explanation of benefits form. Parents and student-athletes are strongly encouraged to read these documents carefully and take action, if needed.

Health Insurance Information

It is our policy that student-athletes will not be permitted to participate in the Athletics program until the Sports Medicine Program has received all required information. The following required documents must be completed and submitted to the Manager of Medical Office Services in the Sports Medicine Program. The manager coordinates the student-athlete's health insurance files and finalizes the student-athlete's insurance compliance to participate in their sport:

1. Health Insurance Information Form
2. Quality legible copies of current medical, prescription, and dental cards (Front and Back)
3. Authorization to Release Insurance Information Form
4. Checklist for Student/Parents/Guardians
5. Wardenburg Student Health Insurance Acknowledgement Form

Submitted copies of medical, prescription, and dental cards that are difficult to read will not be accepted. It is imperative that we receive all completed forms and copies of all cards before the student-athlete begins any practice, conditioning, or competition.

Health Insurance Information Requests

It is also the responsibility of the student-athlete and his/her parents to respond to all requests for information from their health insurance company and medical billing offices. For example, if the student-athlete's health insurance company requires verification of full-time student status, it is the student-athlete's responsibility to submit that information. The health insurance company might also request that a member complete an accident report or provide information about other health insurance coverage. Student-athletes and their parents/guardians are strongly encouraged to carefully review all bills and health insurance statements and expedite the resolution of questions so claims do not go to collection agencies.

Health Insurance Changes

The Sports Medicine Program requires current health insurance information at all times. It is the responsibility of the student-athlete and his/her parents to notify the Sports Medicine Program of any changes at any time during the year, including new member or group identification numbers, claims addresses or phone numbers, changes in network pharmacies, etc. If the Sports Medicine Program has incorrect health insurance information on file, the processing and payment of medical and pharmacy bills will become the responsibility of the student-athlete and his/her parents.

Non-Covered Expenses

Student-athletes are encouraged to notify their trainer and make an appointment with a physician at one of our clinics--Dal Ward Athletic Center and Coors Events Center--whenever they have any kind of medical problem or question, including illnesses. These services are at no charge to the student-athlete, even if the problem is not sports-related. There are no charges for services at these clinics.

However, if the student-athlete has a medical problem that is not sports-related, and if he/she is seen at the Dal Ward Athletic Center or Coors Event Center Clinic and then referred to Wardenburg Health Center or to a medical facility off campus, the student-athlete must assume personal responsibility for all charges, including medical, dental, pharmacy, etc. The student-athlete and his/her parents are advised to become informed about their medical coverage and their options for in-network medical services in the local area. Please note that the Wardenburg Health Center is not contracted with any health insurance companies except the student health insurance plan options offered through the center.

Medical charges that are not covered by CU Athletics include pre-existing conditions, non-athletic related injuries, and all medications related to pre-existing conditions (e.g. asthma, skin conditions) and non-athletic related conditions.