

## **Piedmont College Injury Claims Procedures**

As an additional benefit Piedmont College maintains a secondary medical insurance policy in the event of injuries received from an athletic event through no fault of their own. Piedmont College's liability insurance coverage applies only to the practice or play of intercollegiate athletics during an NCAA sanctioned season (non-traditional and traditional). However, coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions of which you should be aware. If there are any further questions or concerns please contact the Piedmont College Athletic Training Department. The following steps should be followed after an incident has occurred.

1. The student – athlete should report the accident to the Athletic Training Staff. All medical care associated with an athletic injury must be coordinated through the Piedmont College Sports Medicine department.
2. **If an appointment to see a physician / specialist is needed or deemed necessary by the athletic training staff it must be made through the athletic training department. Appointments made without the knowledge of an athletic training staff member will not be covered by Piedmont College's secondary insurance policy.**
3. **Second opinions will also be covered as long as a member of the athletic training staff is made aware that a second opinion is being requested and after the student athlete has been treated by a doctor set up by the athletic training department.**
4. Once an appointment is made an injury claim form will be generated and sent to Piedmont College's secondary insurance company. From the date of claim generation there is a 104 week time limit on coverage.
5. Primary and secondary insurance will be provided to the physician's at the time of the appointment.
6. The student athlete's primary insurance must be billed first before the Piedmont College secondary policy will be activated. Most medical providers will file the bills with your insurance company. If not, you should submit all bills to your insurance company first. They will do one of two things based on your policy:
  - a. Pay all or a portion of the bills
  - b. Deny payment for services
7. Remaining or unpaid charges will be submitted to the Piedmont College secondary insurance policy.
8. There may be instances where you will receive a bill. Please send any bill or materials you may have questions about to the Head Athletic Trainer (Mail - 1021 Central Ave. Demorest, GA 30535, Fax – 706-894-4203) in a timely manner.
9. Bills will then be processed through the Piedmont College secondary insurance policy or be paid by the college (in most cases).
10. **If this protocol is broken or the 104 week threshold is passed the student-athlete will be responsible for any remaining charges.**
11. **If a bill gets sent to collections without being presented to the athletic training staff it may become the responsibility of the student-athlete to pay the balance.**