



Student-Athlete HEALTH INSURANCE Policy

Montana State University maintains insurance coverage for athletically related injuries and illnesses of student athletes. MSU's insurance policy acts as secondary coverage to the student-athlete's health insurance policy. Every student athlete is required by both the University and MSU Athletics to maintain health insurance coverage. The MSU Athletics secondary insurance will cover up to \$75,000 per injury subject to the terms and conditions in the insurance policy.

Student-athletes are required to maintain health insurance and comply with the requirements listed below to receive coverage under the MSU Athletics Insurance Policy:

- 1) As stated above, all student-athletes must carry a primary health insurance policy which guarantees coverage within the United States (i.e. no traveler's policies). It is highly recommended that the policy cover intercollegiate athletic injuries.
- 2) All student athletes must submit to the MSU Athletic Training Room a copy of the Insurance Card for the policy, and complete the *Insurance Information Form* within 30 days of the first day of the first semester of enrollment each academic year.
- 3) Prior to scheduling major medical treatment all student-athletes must check with training room for review of insurance coverage procedures. Student-athlete's primary insurance coverage and MSU Athletics' secondary insurance policy will be discussed and preauthorization procedures will be followed when appropriate. HMO/PPO network providers and preauthorization requirements will be requested when major medical treatment is planned.
- 4) The student-athlete's primary insurance coverage procedures for PPO/HMO policies will be followed when applicable. If student-athlete elects to seek care outside of MSU Student Health Center physicians, MSU team physicians, and outside student-athlete's insurance network provider(s) then student-athlete will be responsible for charges.

Failure to follow the above listed requirements will result in denial of coverage and the student athlete will be solely responsible for all expenses associated with the treatment.

At this time, it is against NCAA rules and regulations to purchase health insurance for student-athletes except through the Student-Athlete Special Assistance Fund (SASF). SASF may be used to assist students in purchasing a health insurance policy if student-athletes meet the criteria for use of the account. Please see the Athletic Financial Aid Coordinator for more details.

Please note the NCAA also provides catastrophic athletics injury coverage. The NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to policy terms and conditions). The policy has a \$75,000 deductible and is supplemental coverage in the event of a catastrophic injury. More information can be found on the NCAA's website at www.ncaa.org.