

# Vanderbilt Sports Medicine

## **Policy on University and Parental Responsibility to the Injured Athlete**

As part of Vanderbilt University's commitment to offering one of the premier athletic programs in the country, the Department of Athletics and Department of Sports Medicine aspires to provide the finest medical care to its athletes. It is important that you and your son/daughter understand the extent of our medical coverage and the procedures which must be followed in the event of an injury or illness. The medical care of all sport-related injuries or illnesses is coordinated through the Vanderbilt Athletic Training Room in the Athletic Department of Vanderbilt University.

### **Please note the following important points:**

1. Vanderbilt University **requires that every student has health insurance**, family or individual, as part of his/her registration.
2. Your complete primary medical insurance information must be on file in the athletic training room. In fact, without this information on file, your son/daughter will not be allowed to practice or compete with the team. **Please complete the *Athlete Registration* form with *Parental Responsibility* signature. All student-athletes must complete the entire form each year.**
3. In the event of an **athletic** injury or illness, Vanderbilt's medical providers will bill your primary insurance directly from this information. **Please check with your current health insurance provider to insure coverage of your son/daughter while they are away at school.** You will need to check if there is out-of-state or out-of-network coverage available for non-emergent and/or emergent coverage. You may elect to purchase the Vanderbilt Student Insurance policy for additional coverage that your personal health insurance will not cover. You can review the school's policy and coverage at [http://www.vanderbilt.edu/student\\_health/student-health-insurance](http://www.vanderbilt.edu/student_health/student-health-insurance)
4. In the event that your medical coverage changes during the academic year, it is imperative you notify the athletic training room immediately. **\*\*Any bills incurred due to not registering insurance changes, will be the responsibility of the athlete and his/her family.\*\***
5. Vanderbilt's financial responsibility is limited to those cases in which medical care is **authorized** or recommended by our training room staff or team physicians. Approved medical costs associated with the injury/illness, in excess of the athlete's primary insurance coverage, will be covered by Vanderbilt University; such as, deductible costs or rejected claims during the period the student is enrolled.
6. In the event a student suffers a disabling injury that prevents the student-athlete from continuing his/her academic pursuits, Vanderbilt University will provide disability payments for a time and amount specified in the current contract of insurance provided for this purpose by the University. The term disabling injury shall include coma, spinal injury resulting in paralysis, total or partial loss of use of an extremity, and brain injury or that definition for such injury as may be set forth in the contract of insurance provided for these purposes.

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7. Every incoming student-athlete will have a physical examination by the Vanderbilt Team Physicians. If a pre-existing illness or injury is detected, the Athletic Department will not cover its cost of treatment.
8. All treatment of injuries must be authorized or administered by Vanderbilt University. **Any outside treatment obtained by an injured athlete without authorization will not create entitlement to reimbursement from Vanderbilt University.**
9. An athlete injured in events or competition not conducted or sanctioned by the Intercollegiate Department of Athletics of Vanderbilt University is not eligible for continued assistance. To help clarify the extent of athletic coverage in cases that are not obviously associated with practice and competition, please consider the following examples:

Example A: Shoulder dislocation; off-season in weight room

Decision: **Athletic Injury**

Example B: Appendicitis at 8:00 p.m.; Emergency Room, hospitalization

Decision: **Private Bill**

Example C: Strep throat requiring antibiotic treatment; athlete is out of season

Decision: **Student-Health Center** care included as part of student registration.

**Prescription medication costs are the responsibility of the athlete or his/her family.**

Example D: Tooth knocked out during athletic practice. Dental work required.

Decision: **Athletic Injury**

We hope this information is helpful as you make plans for next year. Please feel free to call any of the phone numbers listed below if you have any questions. Injuries, illnesses and medical insurance policies and procedures can be complex. We look forward to working with your son/daughter and thank you for taking time to provide us with this medical information.

## Important Phone Numbers:

Tom Bossung	Head Athletic Trainer 615-322-4119 (O)	<a href="mailto:tom.bossung@vanderbilt.edu">tom.bossung@vanderbilt.edu</a>
Mollie Malone	Asst Athletic Trainer 615-343-7762 (O) Insurance Coordinator 615-343-2592 (F)	<a href="mailto:mollie.malone@vanderbilt.edu">mollie.malone@vanderbilt.edu</a>

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The “Policy on University Responsibility and Parental Responsibility to Injured Athletes” must be read and signed by both the parent and student-athlete and returned to the athletic training room with all other forms.

By signing below, I acknowledge that I have read and understand “The Policy on University Responsibility and Parental Responsibility to Injured Athletes.” I acknowledge that I am responsible for having the correct and current insurance information filed with Vanderbilt Sports Medicine.

Parent/Guardian Signature \_\_\_\_\_

Date \_\_\_\_\_

Student Athlete Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Athlete Name \_\_\_\_\_