Sports Medicine Department

Referral Process for Athletic Injuries

A. Insurance
1. Before a Student-Athlete can participate in intercollegiate athletics at Midland University the Sports Medicine Team (SMT) must have on file:
   - A fully completed medical packet that contains medical history, emergency contacts, athletic physical that outlines medical clearance or restrictions, pre-existing conditions assumption of risk, substance abuse testing and authorization of treatment.
   - Proof of primary medical insurance coverage that covers intercollegiate athletics.
   - A photo copy of the front and back of the primary insurance card.
2. Student-Athletes must maintain primary insurance coverage during the entire academic year.
   - Should the student-athlete lose or change insurance coverage for any reason, the student-athlete is responsible for notifying the SMT and is required to replace the insurance coverage as soon as possible and before resuming activity.
   - Midland University does not assume responsibility for medical bills in the instance of lapsed or cancelled insurance coverage.
   - Please notify the SMT If the primary insurance coverage is part of a specialized plan or HMO/PPO that requires preauthorization for diagnosis and/or treatments. Failure to obtain the proper insurance referral may result in a 50% benefit reduction.

B. Injury Reporting
1. Any injury sustained during a contest or practice must be reported to the SMT immediately.
   - Injury evaluation and assessment as well as proper disposition (referral and/or treatment) will be determined at that time.
   - An Injury report will be documented by the SMT.

C. Referrals
1. If the injury is deemed to be serious to seek further medical attention the SMT can refer the student-athlete to the proper practitioner for diagnosis and care.
   - Report all injuries and illnesses to the SMT immediately.
   - If emergency medical care is needed when the Athletic Training Room is closed, contact a member of the SMT, coach, parents/guardian, R/A, Roommate or a Teammate immediately. Proceed to Fremont Area Medical Center Emergency Room 23rd and Clarkson for care.
2. The SMT has accumulated a list of quality providers to care for all of the student-athlete healthcare needs
   - It is the responsibility of the SMT to make medical referrals to one of its preferred practitioners unless otherwise advised by the student-athlete and/or parent/guardian.
   - It is the responsibility of the student-athlete to keep all appointments with providers. If transportation is needed, prior arrangements must be made between the student-athlete and the SMT.
   - In some instances the SMT can provide the necessary paperwork required by the provider’s office. The SMT can provide a copy the injury report and a copy of the student-athlete’s insurance card.
   - It is the responsibility of the student-athlete to advise his/her parent/guardian of any visit to a physician’s office.
• It is the responsibility of the student-athlete and/or parent/guardian to notify their primary insurance company to preauthorize any visit to a physician’s office.
• If a student-athlete seeks medical treatment without a proper referral from the SMT, expenses incurred may not be covered by Midland University’s secondary coverage.
• The student-athlete is responsible for returning all documentation from the medical provider to the SMT to document any prescribed treatment plan.

Submission of Medical Bills

1. All bills from providers must be submitted to the primary insurance company for payment first.
2. The Midland University Athletic Accident Plan provides coverage in excess of the primary coverage.
   • It is the responsibility of the student-athlete and/or parent/guardian to submit to the SMT all Explanation of Benefits (EOBs) from their primary insurer so that a claim can be submitted to Midland University’s secondary insurer for payment.

Medical Hardship

1. No athlete will be recommended for medical hardship unless the above procedures have been followed and a Midland University Team Physician has been consulted. The Team Physician and the GPAC conference officials shall be the final authority for medical hardship review, acceptance or denial.