



## Student-Athlete Health Insurance Requirements and Procedures

All student-athletes are REQUIRED to have an active health insurance plan prior to and throughout their participation on a Daemen intercollegiate team. This will be considered the student-athletes' PRIMARY health insurance coverage.

Student-athletes will be asked to upload a clear copy, scan and/or photo (front and back) of their health insurance ID card to an ARMS form as part of the preseason check-in process. ***This is required before participation can occur in any fashion.***

Student-athletes that do not have primary health insurance can purchase primary coverage through Daemen Health and Insurance Services Office. Go to the Health and Insurance Services webpage <https://www.daemen.edu/student-life/student-services/daemen-college-health-services/health-insurance> to learn about the plan options.

### Secondary Sports Insurance Coverage

Every student-athlete participating on a Daemen intercollegiate team is also covered by the College's accident insurance policy. This coverage is provided free of charge to all student-athletes. This policy will only cover injuries and accidents resulting directly from their participation with Daemen intercollegiate athletics. Preventative or pre-participation services, general illness and injuries resulting from something other than their participation in Daemen intercollegiate athletics are NOT covered.

This policy is an "EXCESS" or "SECONDARY" insurance policy and only takes effect when the injured student-athletes' primary health insurance policy has been exhausted or has denied payment. Even though this policy has a \$0 deductible, all invoices and bills for medical care MUST be first submitted to the student-athletes' primary health insurance before the Daemen secondary sports insurance goes into effect.

The Sports Medicine office will facilitate the submission of all athletic injury-related secondary sports insurance claims. However, to ensure that all claims are paid in a timely manner, the student-athlete and their parent(s) / guardian(s) must follow these guidelines:

- The Sports Medicine staff MUST be notified of all injuries that occurred during intercollegiate participation during practices, games/matches, strength & conditioning workout, etc. Failure to report the injury in a reasonable time frame may result in the denial of benefits from the College's secondary insurer.

- The injured student-athlete has the option to use the affiliated Daemen Athletics physician network or may see a physician of their choice. Please notify the Sports Medicine staff when using a non-affiliated Daemen Athletics physician in order to facilitate the necessary information for any potential secondary insurance claim and or medical clearance.
- If an athletic-related injury requires any off-campus medical services, the student-athlete will be asked to sign the secondary insurance claim form provided by the Sports Medicine staff.
- All primary insurance procedures (ie: pre-certification and or referrals) must be followed. The Sports Medicine staff may assist with these procedures as needed.
- Any and all medical claims from physician, health care provider or facility, etc., must **FIRST** be filed with the student-athletes' primary insurance.
- Once the primary insurance has made a decision on payment, an Explanation of Benefits (EOB) will be sent to the policy holder. In addition a bill or invoice showing any remaining balances will also be sent to the policy holder or student-athlete. The secondary insurance claim ***will not*** be processed without the EOB or written denial of coverage from the student-athletes' primary insurance company.
- All EOBs, remaining bills or invoices should be sent to the Sports Medicine office for facilitation of processing the secondary insurance claim. **The claim cannot be processed without both the EOB and the itemized bills or invoices showing remaining balances.**
- Student-athletes and or parent(s) / guardian(s) are encouraged to always keep track of all EOBs, bills, invoices, and payments made by the primary health insurance.

To facilitate the secondary insurance claim, please submit copies of all EOBs and or statements (as they are received – do not delay turning in any information) to:

Daemen College Sports Medicine  
Attn: Jeff Sage  
4380 Main Street, Box 121  
Amherst, NY 14226

Any questions can be directed to Jeff Sage, Assistant Athletics Director for Sports Medicine & Performance at 716-839-8220 or [jsage@daemen.edu](mailto:jsage@daemen.edu).

**REMEMBER:**

***Participation will NOT be allowed until proof of primary health insurance has been received.*** Please provide as requested to avoid any unnecessary delays in participation.

It is the student-athlete's responsibility to report any changes in primary health insurance to the Sports Medicine office immediately at 716-839-8220 or [jsage@daemen.edu](mailto:jsage@daemen.edu) and provide a copy (front & back) of the new primary health insurance.