

## Insurance Claims Procedure

1. If an injury occurs and your son or daughter is referred for treatment outside of Rhodes' Athletic Training Room, you may receive a bill from the physician and/or facility to which your son/daughter is referred. (Benefit period is for 24 months from date of injury). For Rhodes College to pay as a secondary provider, the injury must occur during a covered event. An explanation of covered vs non covered events is listed below.
  - a. A covered event for a student athlete at Rhodes College includes those on an athletic team including:
    - i. Sport competition scheduled by Rhodes College in the main competition season.
    - ii. Sport practice scheduled by Rhodes College in the main competition season.
    - iii. Sport individual practice session scheduled by Rhodes College in the main competition season supervised by the Head or Assistant Coach. Andrew Gibson, Head Athletic Trainer, must have a copy of the schedule.
    - iv. Sport competition scheduled by Rhodes College in the non-traditional season. Andrew Gibson, Head Athletic Trainer, must have a copy of the competition schedule.
    - v. Sport practice scheduled by Rhodes College in the non-traditional season. Andrew Gibson, Head Athletic Trainer, must have a copy of the practice schedule.
    - vi. Sport individual practice session scheduled by Rhodes College in the non-traditional season supervised by the Head or Assistant Coach. Andrew Gibson, Head Athletic Trainer, must have a copy of the schedule.
    - vii. Strength and conditioning sessions scheduled by Rhodes College in the non-traditional season. The session must be supervised by David Szentesy, Strength and Conditioning Coach, or each team's respective Head or Assistant Coach. Andrew Gibson, Head Athletic Trainer, must have a copy of your strength and conditioning sessions.
  - b. A non-covered event for a student athlete at Rhodes College includes those on an athletic team including:
    - i. Pick up play and/or extra work on the field in the competition, practice, and/or non-traditional season that is not supervised by a respective Head or Assistant Coach or staff athletic trainer:
      1. Football (7 on 7, passing drills, etc.)
      2. Men's/Women's Soccer
      3. Field Hockey
      4. Volleyball
      5. Men's/Women's Basketball
      6. Baseball (hitting in cage, bullpen work)
      7. Softball (hitting in cage, bullpen work)
      8. Men's Lacrosse
      9. Men's/Women's Tennis
      10. Men's/Women's Golf
      11. Men's/Women's Track and Field
    - ii. Intramural sports participated by a student athlete in which an injury occurs.
    - iii. Club sports participated by a student athlete which an injury occurs.
    - iv. Physical education classes by a student athlete which an injury occurs.
    - v. Any practice/conditioning session not supervised by a coach and a copy of the schedule not given to Andrew Gibson, Head Athletic Trainer.
    - vi. Any strength and conditioning sessions that occur off campus when school is not in session (ie: Fall Break, Christmas Break, Spring Break, and/or Summer Break).
  - c. Covered office visits

- i. Any referral from the athletic training staff and/or team physicians that occurs from covered events
    - ii. Any second opinion that is approved thru the athletic training staff before attending. Must see a physician who is “in network with primary insurance company”
    - iii. Any prescription medications needed from covered events
  - d. Non-covered office visits
    - i. Any non-referral from the athletic training staff
    - ii. Any second opinion that is not approved thru the athletic training staff before attending the appointment that occurs due to “insurance company not in network”
    - iii. Any prescription medications occurring from non-covered events
    - iv. Any internal medicine issues not related to covered events (ie: common cold, influenza, pneumonia, etc.)
    - v. Contacts and/or glasses
2. Once you receive a medical bill, contact your insurance company to see if the bill has been submitted for payment from the place of referral.
3. You will need to submit a claim if the insurance process has not yet been initiated. The Rhodes Athletic Training Room can help with this process by giving you the specific information by phone, or by completing a semi-filled out and signed claim form. Just contact our office for any assistance.
4. Once your primary insurance has settled the claim: As the parent, you will need to make a copy of the Medical Bill and a copy of the Explanation of Benefits (E.O.B.) or the summary of benefits from your insurance. Please forward both of these copies to the address below.
5. Once we have (1) the medical bill and (2) the E.O.B. from your insurance company, then we can file a claim with our insurance. The bill(s) will be paid in full once all the procedures have been completed.
6. If your coverage is through a Health Maintenance Organization (HMO) please indicate the primary care physician and the HMO physician's phone numbers. THIS IS VERY IMPORTANT.
7. Any questions and/or bills should be addressed to:

Rhodes College  
Attention:  
Andrew Gibson  
Head Athletic Trainer/Insurance Coordinator  
2000 North Parkway  
Memphis, TN 38112  
(901) 843-3465 (Work)  
(901) 301-1378 (Mobile)  
(901) 843-3465 (Fax)  
[gibsona@rhodes.edu](mailto:gibsona@rhodes.edu)