**Insurance Claim Procedure**

Referral to a Healthcare Provider

1. A staff athletic trainer will refer a student athlete to a healthcare provider following an evaluation of an injury.
2. Rhodes College is a self-pay secondary insurance.
	1. If a healthcare provider orders a special test and the primary insurance denies payment, Rhodes College cannot pay as primary insurance.
	2. If a parent requests that a special test be done, but the healthcare provider does not deem the test necessary Rhodes College will not be secondary insurance.
3. Referrals outside of Campbell Clinic: For Rhodes College to pay as secondary insurance, a referral to a physician must be made by a directing physician or a staff athletic trainer including, but not limited to:
	1. Thoracic Outlet Syndrome, Elbow-Ulnar Collateral Ligament Surgery
	2. If a parent would like for a surgery to be done at home, the parent must communicate with the Coordinator of Athletic Training Services.
4. Any second opinion requested by a parent will not be covered by Rhodes College.
5. Physical therapy must be done at a clinic that bills the primary insurance. Rhodes College will not pay for cash based physical therapy. If a parent chooses for their child to visit a cash based physical therapy clinic, the parent will be responsible for payment.
6. At the appointment:
	1. The student athlete, upon referral to a physician by a staff athletic trainer, should present primary insurance information and tell provider that Rhodes College is secondary payor. The provider should bill Rhodes College, ATTN: Athletic Training, 2000 North Parkway, Memphis, TN 38112.
	2. The student athlete should provide all bills to the Athletic Business Manager and tell parents to send all bills to bonej@rhodes.edu.
	3. Rhodes will pay all secondary claims in a timely manner. Once Rhodes responsibility surpasses $2000, bills will be forwarded to our excessive insurance carrier.
	4. Catastrophic insurance is also available for claims over and above the student-athletes personal insurance and Rhodes excessive insurance carrier.

Covered Expenses

1. A covered visit is any referral from a staff athletic trainer and/or directing physicians that occurs from a covered event.
2. Any prescription medications needed from covered events.
3. Dental damage to sound natural teeth sustained while participating in Rhodes College athletics.

Non-Covered Expenses

1. Any non-referral from a staff athletic trainer or directing physician.
2. Any second opinion request by the patient or a parent/guardian.
3. Durable medical equipment not covered by primary insurance (ie: braces, crutches, orthotics, etc.)
4. Any prescription medications occurring from non-covered events. Over the counter, herbs and essential oils will not be covered by Rhodes College.
5. Any internal medicine issues not related to covered events (ie: appendicitis, influenza, mono, pneumonia, terminal illnesses etc.)
6. Contacts and/or glasses.
7. Pregnancy or complications of pregnancy.
8. Well-woman visits and/or oral contraceptives.
9. Dental injury that occurs while a student-athlete was not wearing mouth protection as required for participation.
10. Mental health visits. A staff athletic trainer will refer the student athlete to a healthcare provider. The Coordinator of Athletic Training Services will communicate with the student athlete and the parent/guardian regarding referral and payment. The staff athletic trainer will refer to the Counseling Center or Dr. Jasmine Bradley.
11. Nutrition appointments. The Coordinator of Athletic Training Services will communicate with the student athlete and the parent/guardian regarding referral and payment. A staff athletic trainer will refer the student athlete to the appropriate physician. If a student athlete is referred to a nutritionist and refuses care, the student athlete will be medically disqualified for college athletics.
12. Well-woman visits and/or oral contraceptives.

Covered Event

A covered event for a student- athlete includes:

1. Sport practice or competition scheduled by Rhodes College. Coordinator of Athletic Training Services must have a copy of all practice and competition schedules.
2. Strength and conditioning sessions scheduled by Rhodes College in the non-traditional season. The session must be supervised a team’s Coach. This is for our insurance requirements to be met.

Non-Covered Event

A non-covered event for a student-athlete at Rhodes College includes:

1. Pick up play and/or extra work at any time that is not supervised by a coach and or staff athletic trainer. (ex. 7 v 7 football, pick-up basketball etc.)

2. Intramural sports or club sports.

3. Any practice/conditioning session not supervised by a coach.

4. Any strength and conditioning sessions that occur off campus or when school is not in session (ie: Fall Break, Christmas Break, Spring Break, and/or Summer Break).