

# Indiana University Southeast Medical Policies

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## **Sports Medicine Program**

We all are aware that the care and well-being of all our student-athletes is of the utmost importance. We are fortunate to have the services of Kentucky Orthopedic Rehab Team (KORT) with highly trained professionals that include certified/licensed athletic trainers, physical therapists, and team physicians. Through the athletic trainer, this Sports Medicine Team is the final word on medically related situations. With respect to matters pertaining to the medical and athletic training needs of our athletic programs, please consider the following:

### **Athletic Training Room**

- The Athletic Training Room is the main source of medical care, daily treatments, taping and on-site rehabilitation for the athletes at IUS. It also works in accordance with the rehabilitation clinics of KORT.
- Working hours are determined and posted on a weekly basis. It is staffed by the certified/licensed Athletic Trainer.
- In order to more efficiently provide care for the IUS athletes, it is the policy of the Sports Medicine Team to see athletes by appointment. Any athlete requiring evaluation or treatment prior to practice should call the Athletic Training Room to make an appointment. The purpose of scheduling athletes is to allow the certified/licensed athletic trainer to work with the athlete one on one with less interruption.

### **Team Physicians**

- The Team Physicians are a source of specialty medical care for the athletes at IUS. Different physicians are utilized to meet the special needs to the athlete. Determining which one to use and scheduling the appointment for the athlete to see this physician as soon as feasibly possible is the responsibility of the certified/licensed athletic trainer.
- When the athlete is seen in the physician's office, there will likely be a charge, which should be filed against the athlete's/parent's health insurance. See *insurance* section for further details.

### **Team Physician/Physical Therapist/Athletic Trainer Phone List:**

Stacie Grossfeld, M.D. Head Team Orthopedic Physician (502) 212-2663

Renee Kurowski, M.D. Family Medicine (812) 941-9355

Angela Crone, M.D. Family Medicine (812) 941-9355

Tiffany Hammond, ATC/L (812) 941-2099

KORT – New Albany (Debbie Bolt, P.T.) (812)944-1377

KORT – Jeffersonville (John Stivers, P.T.) (812) 218-8039

Doug Means, A.T.C. (KORT Marketing) (502) 544-0323

## **Physical Examination**

To prevent possible problems regarding an athlete's health and the school's in regard to their health liability, no athlete may participate in an intercollegiate sport at IUS until he/she has on file with the athletic trainer an approved physical examination form signed by a physician, including consent to release information form and insurance forms. A physical is only good for one calendar year. After that date an athlete must get a new physical. Try-out athletes are required to complete a participation waiver form, which is good for a period of five workouts. After the five workouts have been exceeded a physical examination is required at the athletes own expense. Athletes have the option of getting a physical through their own primary care physician or at an Immediate Care Center.

New student-athletes to a sports program, in order to participate, must:

- Schedule an appointment with Tiffany Hammond, ATC/L to schedule a physical exam or show proof of an athletic physical exam within one year.
- They must also fill out any necessary forms related to policies and procedures. These forms may be found on the athletic department website or on the board outside the training room.
- Until all of the above steps have been properly completed, it is the Department's policy that the potential student-athlete may not participate in any physical activity with the team.

### Injury or Illness

ALL injuries received during practice or competition is to be reported to and examined by the certified/licensed athletic trainer at the time of injury or as soon as possible after the injury occurs. If there is no athletic training staff at an off-site practice or on a road trip, it is the coach's responsibility to determine if the injury requires immediate medical attention or not. If it is, then the coach should seek immediate medical help via an ambulance or other type of transportation to the nearest emergency room. The certified/licensed athletic trainer should be notified as soon as possible about the injury so follow up care can be given to the athlete. This follow up care will consist of being seen by the certified/licensed athletic trainer who will determine, from the written word of the ER physician, whether or not the athlete needs to be seen for further evaluation by one of our Team Physicians or can continue to practice/compete after our evaluation. A release to begin practice/compete must be given by the treating Physician. If an athlete has sought an outside opinion or second opinion without the certified/licensed athlete trainer's knowledge, all costs resulting from the visit will be the athlete's responsibility. Also, the athlete will not be allowed to practice/compete without written release from the treating Physicians. **Team Physicians will have the final decision on whether or not the athlete is ready to begin practice/competition.** NOTE: just because the physician say that the athlete is healthy and can return to activity/participation, this usually means that they are ready to gradually return to activity. The athlete will have to pass a series of functional tests administered by the certified/licensed athlete trainer before full practice or competition can occur. If an illness occurs, to insure proper medical care, the certified/licensed athlete trainer should be notified so the athlete can be advised on who to see and/or where to go for care; however it is the athlete's responsibility to pay for any cost involved.

### Practices, Contests and Road Trips

For most sports, a member of the athletic training staff will be present for all home contests. The certified/licensed athlete trainer will make arrangements with the host school to provide normal athletic training needs. In the event that no athletic trainer is at your practice, the athletic trainer can be notified via cell phone.

### Open Gyms

Open gyms are not considered practices. Injuries occurring during open gyms are not covered by the IUS medical insurance. Open gyms are considered to be a community service. Physicals and waiver forms are not required for participation.

### Out-of-Season Injury or Illness

The Athletic Department cannot be responsible for medical services or fees incurred that are not directly related to IUS intercollegiate sports participation. The Athletic Training Room and Team Physicians will still be sources of medical coverage, but the athlete will be responsible for the cost. (Because of the above, it is very important to look at the *Insurance* section of this handbook.) To insure proper care, whether in or out-of-season, always notify the Head Athletic Trainer of injuries/illnesses.

An exception to the above is a mandatory out of season workout. If the activity is mandatory and supervised by the coaching staff, we will treat the session like any other practice or game situation.

### Insurance

The Athletic Department does not carry a secondary insurance policy on each athlete for IUS intercollegiate sports-related injuries. The department's policy is a supplemental policy to the athlete's personal or family insurance coverage. Any bills received for medical services related to a covered sports injury must first be filed with the athlete's personal or family insurance policy. After the athlete's policy has paid its portion, the athlete or his/her parents will receive an Explanation of Benefits (EOB). A copy of this EOB and an itemized bill for all services rendered are to be turned into the Head Athletic Trainer for filing of a claim with the school's policy. It is important that all of these forms be turned in as soon as they are received by the athlete. These forms must be processed within 12 months of the injury date. If no forms have been turned in within those 12 months, it will be the responsibility of the athlete to provide payment. Whatever amount is not covered by the athlete's personal or family

insurance policy will be paid by the Athletic Department's policy. However, this does exclude copayments. The athlete is also responsible for any non-covered injury and/or illness.

### **Covered Injuries**

Injuries covered by IUS's supplemental insurance policy are those which are a direct result of participation as a member of an IUS intercollegiate team in a regularly scheduled and approved practice session or competition and under the direct supervision of proper authority; or traveling directly to or from such regularly scheduled and approved practice session or game with other members of the team as a group, provided such group is under direct supervision of proper authority at the time. Examples include, but are not limited to sprains, strains, fractures, dislocations and dental injuries to sound natural teeth. In the event of an injury or accident, it is necessary for the athlete and coach to make certain that an accident/injury report form has been filed with the Head Athletic Trainer as soon as possible. This form is required by Risk Management and constitutes the means by which the claim can be filed.

### **Non-Covered Injuries/Illnesses**

- Any illness
- Any injury not sports-related
- Any injury to previously damaged teeth
- Any routine medical/dental examination (physicals, teeth cleaning, etc)
- Any injury not properly reported to the Certified Athletic Training staff at the time of injury

As shown above, the Athletic Department does not cover any expenses for illnesses or any injury non-sports related. Therefore, it is very important that you review your health insurance coverage with your parents. If you are not covered by their policy, you are urged to pursue a personal health insurance policy of your own while at school. IUS does offer such a policy for students at a fairly reasonable rate, but it does not include intercollegiate athletic injuries. Collegiate Insurance Associates has a very reasonable primary and secondary insurance policy for athletes. If interested see the Head Athletic Trainer.

### **Athletic Training Student**

Athletic Training Students are entitled to the same rights and privileges as any student athlete. In the absence of a Certified/Licensed Athletic Trainer or Team Physician, the Athletic Training Student will provide care for injured athletes. The Athletic Training Students are extremely important parts of the team effort and should always be treated with respect and courtesy.

### **GENERAL TRAINING ROOM PROCEDURES**

The training room is provided as a service to all athletes for the care and prevention of injuries sustained while a member of and IUS intercollegiate team. The Athletic Training Staff strives to provide the best service possible. Below is a list of training room policies and procedures that will help the training room run smoothly and efficiently.

1. All athletes should report to the training room if they are injured. It is your responsibility to let us know when you get hurt.
2. Training room and treatment hours will be posted. If you schedule an appointment, you are expected to be there on time so others may be scheduled around you.
3. In most cases please try to arrive at least 30 minutes prior to practice or the training room closing. Exceptions will be made for students with classes.
4. The training room is not an excuse for being late to practice. If an athlete arrives in the training room too late to receive treatment, the ATC will send them out to practice without treatment.
5. The training room is not a self-service facility. All taping, first aid, and treatment will be administered by the athletic trainer.
6. Sign the treatment sheet before leaving the training room.
7. No horseplay in the training room.
8. Use of modalities is determined by the athletic trainer, not the athlete or coach.

9. Medications will no longer be dispensed out of the training room.
10. Please do not use the training room as a place to socialize.
11. Do not remove items such as heat packs, towels, or coolers without first speaking to an athletic trainer.
12. No tobacco products are allowed in the training room.
13. Shirts are to be worn at all times. Outdoor athletes may not wear or bring shoes into the training room.
14. Outdoor athletes should remove all grass and dirt before coming into the training room.
15. Remember, all the athletic trainers are dedicated to each student-athlete's health and safety. We will attempt to give each the best possible care but we expect courtesy, cooperation, and respect in return.

## Indiana University Southeast Insurance Reimbursement Procedures

Dear Parents and IUS Student-Athletes:

### **How to File an Insurance Claim**

One of the risks of athletics' is injury. Indiana University Southeast Intercollegiate Athletics Department's insurance provides SUPPLEMENTAL coverage to your primary insurance. The University's insurance pays after all other forms of coverage (i.e., parent's insurance) are made. It also covers only athletics injuries that occur during supervised practices, games, and conditioning sessions. **It will not cover general illness or sickness such as cold, flu, ear aches, etc.**

When an injury occurs, the following procedures should be followed:

1. At the time of medical treatment, the University athletic trainer will assist in supplying your primary insurance and parental information to the health care provider. After action has been taken by the athlete's insurance company, the bill should be sent to the Head Athletic Trainer.
2. The health care provider will send billing statements to the student-athlete or name given on information sheets. This bill must be submitted to the primary insurance carrier of the parents or student-athlete.
3. **Once your primary insurance coverage is exhausted, a statement and explanation of benefits (EOB) must be sent to:**

**IUS Athletics Department  
C/o Tiffany Hammond  
4201 Grant Line Rd.  
New Albany, IN 47150**

4. Once Risk Management receives the statement and EOB from your primary insurance company, the claim will be filed with the University's insurance program. Occasionally, the University's insurance program may request additional information from you. Please assist them in their needs.  
If you have an HMO or preferred provider-type insurance, you must use only authorized medical vendors from your plan. **If you choose not to use the authorized medical vendors, the IUS Athletics Department and its insurance company will not be responsible for any bills.** Care for an injury incurred while participating in intercollegiate athletics should be completed within **12 months** of the injury date.

### **Payment of IUS Athletic Bills**

The Indiana University Southeast Department of Athletics utilizes a self-insurance program with the Office of Risk Management on student athletes. The program is based on the utilization of the student athlete's insurance assisting in payment of health care costs. The health insurance will be primary pay with IUS paying any unpaid balances, **except copayments**. Please note that Indiana University Southeast is still the **Guarantor**. Those charges not covered by the primary insurance will be covered by the IUS Department of Athletics as long as the health care falls under appropriate policies and procedures.

To take advantage of this policy, please observe the following:

1. The athlete must have an injury report on file at the Department of Athletics.
2. The charges must first be billed to the athlete's primary insurance carrier. The athlete should provide this information upon admission. If the athlete fails to provide this information, please contact the Department of Athletics at (812)941-2099.
3. Show IUS as the secondary carrier and guarantor for any unpaid balances.
4. Send any unpaid balances to IUS Department of Athletics 4201 Grant Line Road, New Albany, IN 47150. Please make sure the bills provide CPT/HCPCS and ICD9 codes for each charge.
5. **The athlete must turn in all unpaid bills to the IUS Athletic Department within 12 months of the injury date in order for them to be paid. Any bills turned in after 12 months of the injury date will not be paid.**

Please call the IUS Athletic Department at (812)941-2099 or IU Risk Management at (812)855-9758 if you have any questions.

Tiffany Hammond, ATC/L

**Indiana University Southeast  
Notice of Privacy Practices  
Effective January 28, 2005**

This notice describes how medical information about you may be used and disclosed. Please review it carefully. If you have any questions, please contact our Head Athletic Trainer at the address or telephone number at the bottom of this Notice.

Indiana University Southeast provides health care to our student-athletes in partnership with physicians and other professionals and organizations. The information privacy practices in this Notice will be followed by all departments and all employed associates, staff or volunteer. In addition, we are a clinically integrated care setting, and we have many doctors and other providers giving care to student-athletes. For convenience of our student-athletes, we are giving one Notice of Privacy Practices to each student-athlete, instead of notices from multiple physicians and other caregivers. This Notice serves as the notice required under Federal law to be given to student-athletes by the Indiana University Southeast, all members of our medical staff and all other health care professionals who treat you at any of our medical facilities. The health care providers covered by this “organized health care arrangement” (“OHCA”) will share protected health information with each other, as necessary to carry out your treatment, payment for treatment, and health care operations relating to the OHCA. This arrangement does not mean that the persons participating in the OHCA are involved in a joint business arrangement, or that they are responsible for the acts of one another.

As a student –athlete at Indiana University Southeast, you have the right to privacy concerning your medical plan of care. Medical record information and your relationship with your medical staff are considered private. Your diagnosis and course of treatment are available only to those directly involved with your care. Unless you tell us otherwise, we will make every effort to give your family medical updates as appropriate. We create a record of the care and services you receive to provide quality care and to comply with legal requirements. This Notice applies to all of the records of your care that we maintain, whether created by our medical staff or your doctor. Your personal doctor may have different policies or notices regarding the doctor’s use and disclosure of your medical information created in the doctor’s office. We are required by law to keep medical information about you private, give you this Notice of our legal duties and privacy practices with respect to medical information about you and follow the terms of the Notice that is currently in effect.

We may use and disclose medical information about you for **treatment** (such as sending medical information about you to a specialist as part as a referral); **to obtain payment for treatment** (such as sending billing information to your insurance company); and **to support our health care operations** (such as comparing patient data to improve treatment methods). We may disclose medical information and/or **participation status to athletic coaches and strength and conditioning coaches for your health and safety**. We may disclose medical information to university administrators and academic counselors to **support your academic progress**. We may release medical information to **sports information staff and members of the media regarding your participation status**. We may release medical information to **professional teams and representatives**.

Regarding your medical information, you have the right to look at or get a copy of medical information that we use to make decisions about your care. You have the right to a personal representative to assist you in reviewing your medical information. If you believe that information in your records is incorrect or incomplete, you have the right to request that we amend the records. You have the right to a list of those instances where we have disclosed medical information about you, other than for treatment, payment, health care operations or where you specifically authorized a disclosure. You may request, in writing, that we do not use or disclose medical information about you for specific cases or circumstances.

We reserve the right change the terms of this Notice at any time. Changes will apply to medical information we already hold, as well as new information we receive after the change occurs. If we change our Notice, we will post the new Notice in our athletic training facilities. You can receive a copy of the current Notice at any time. The effective date is listed just below the title above. You will also be asked to acknowledge in writing your receipt of this Notice.

If you have questions regarding your privacy rights, you may contact our Head Athletic Trainer at this address: 4201 Grant Line Rd., New Albany, IN 47172 or call at 812-941-2099.

## IU Southeast Athletics Pregnancy Policy

We recognize that a student-athlete's pregnancy is often a stressful event. We need to respect the student athlete's confidentiality as long as it is medically safe to do so. We have an obligation to help the athlete achieve their academic goals while protecting the physical and psychological health of the student-athlete.

### WHO CAN HELP

Resources at the university are available to assist the athlete with issues concerning pregnancy. Students should be referred to Dr. Michael Day, the university's personal counselor. His office is in US-201 and his phone is 812-941-2244. There are also a number of community organizations that the athlete can be referred to.

### TEAM MEMBERSHIP

Federal law provides many legal protections in regards to the student-athlete's continued involvement with the athletic department. As long as the athlete remains in good academic standing in the university and does not voluntarily withdraw from the team, federal law protects their membership on the team. This includes access to services provided to other student-athletes with injuries or temporary disabilities, such as tutoring, medical services related to injuries occurring during athletic participation, rehabilitation services, etc. Federal law also requires the department to grant as much leave as is medically necessary and to reinstate the athlete to active team membership. Before an athlete can return to practice, however, medical clearance must be obtained from the athlete's doctor.

### SCHOLARSHIPS

As long as the student athlete remains in good academic standing and does not voluntarily withdraw from the team, federal law does not allow the university to cancel or reduce athletic aid in the event of pregnancy, childbirth, conditions related to pregnancy, false pregnancy, termination from pregnancy, recovery from pregnancy, or parental or marital status during the term of the award. If any of the above conditions resulted in a student being ineligible in the following year but the athlete returns to school in good academic standing and does not voluntarily withdraw from the team, the scholarship shall be renewed for the following year.

### IMPACT ON ELIGIBILITY

Under NAIA regulations (Article V, Section E, Item 1), a student athlete's eligibility is terminated at the completion of the 10<sup>th</sup> semester in which a student is identified. Per the NAIA By-Laws (Article V Section E, Item 1.a), however, a female student will be granted a two semester one-time extension of the ten semester rule due to pregnancy. The request for the extension period of time will be processed as an exceptional ruling to a standard rule.

### CONTINUED PARTICIPATION WHILE PREGNANT

If an athlete who is pregnant wishes to continue in their sport, the athletic department will create a decision-support team to assist the athlete with issues pertaining to participation. The decision-support team may include the coach, the trainer, the athletic director, the athlete's doctor, a mental health counselor or others as needed. The team will monitor the athlete's health and academic progress, rehabilitation and the athlete's return to the team should the athlete desire to do so.