

## **Boston University Insurance Information for Student-Athletes**

### **BU STUDENT HEALTH INSURANCE PLAN**

Boston University offers a health insurance policy to all undergraduate and graduate students, administered by Aetna Student Health. For more information on the Boston University Student Health insurance, follow this link: [Aetna Student Health](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=711110).  
([http://www.aetnastudenthealth.com/stu\\_conn/student\\_connection.aspx?groupID=711110](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=711110))

In Massachusetts, all full-time, three-quarter time and international students are required to have comprehensive health insurance coverage. Because of this requirement, BU automatically enrolls eligible students into the school-sponsored policy each year. To waive enrollment in the school-sponsored policy, the student must maintain comparable coverage through their parent/guardian's policy and complete the following steps annually:

1. Certify that he/she is covered by a comparable medical insurance plan
2. Complete a Medical Insurance Waiver acknowledging individual responsibility for any medical expenses
3. File a waiver with Student Accounting Services

Note: You may not need to provide coverage for your child through your family's policy if you elect to enroll him/her in the University's student insurance plan. If you do retain your family's policy, and in addition, purchase the Boston University Student Health Insurance, your family's policy will be the primary insurance and Boston University Student Health Plan will be the secondary insurance.

When the Student-Athlete turns 21 years of age you should review the insurance policy to find out if the Student-Athlete is still covered under your family's policy.

### **ATHLETIC DEPARTMENT SECONDARY INSURANCE POLICY**

The Boston University Athletic Department maintains a secondary insurance policy for student-athletes. The policy will cover medical costs incurred for services rendered by authorized health care providers that are not absorbed by the student-athlete's primary insurance carrier. The policy is only applicable for injuries and illnesses that are a direct result of intercollegiate activity during a required practice or competition, supervised by a staff member of Athletic Training Services.

The athletic trainers and team doctors will help with coordination of treatment and care for non-athletic injuries and illnesses, but financial responsibility for this care falls upon the athlete and his/her parents.

If the student-athlete seeks medical attention on their own and without authorization from Boston University Athletic Training Services, the athletic departments' secondary policy may not cover these expenses.

## **PERSONAL HEALTH INSURANCE PLANS**

If you do not purchase the primary Boston University Student Health Insurance Plan, and have an HMO plan, the following are some suggestions:

1. Although not required, you may want to change your son/daughter's primary care physician to one located in Boston. This will allow for quick and easy referrals to physicians through the athletic training staff and team physicians.
  - a. If your insurance company utilizes a national network of providers you may work with your insurance carrier to select the most appropriate primary care physician.
  - b. Another option is to utilize a physician through Boston Medical Center, where our team physicians are located. More information about our physicians and other doctors affiliated with Boston University can be found on the Boston Medical Center webpage at [bmc.org](http://bmc.org). Click on the Physician finder to help you search.

## **THE CLAIMS PROCESS**

In the event of an athletic injury, the claim process is as follows:

1. The medical care provider files an itemized bill (HFCA or UB92) with your insurance company for services rendered.
2. The insurance company evaluates and determines to pay all, a portion, or none of the bill. An Explanation of Benefits (EOB) is generated, explaining what they were obligated to pay under your policy and outlines the remaining balance if applicable.
3. If remaining balance exists, the parent/guardian or student-athlete submits paperwork to secondary insurance carrier. They require the EOB and itemized bill (HFCA or UB92). Itemized bills can be obtained either from your insurance company or from the office billing for the medical procedure.

Note: If parent/guardian or student-athlete decides to pay the bill rather than follow this process, there is a risk of not being reimbursed the full amount.

## **IMPORTANT POINTS**

- If you have not received any information from your insurance company within 45 days post injury, you should call your insurance company and question the status of your claim.
- There is a time restriction on submitting claims - 15 months from the date of service.
- It is the patient's responsibility to follow through with all paperwork and to make sure that it is sent to the appropriate place(s).
- Failure to complete and obtain the proper documentation from the primary insurance company could result in collections, which will show on one's personal record. All these unpaid bills will be the patient's responsibility.

**NON-ATHLETIC AND PRE-EXISTING INJURIES AND ILLNESSES**

The Boston University Athletic Department insurance does not provide for any pre-existing conditions, non-athletic illnesses or non-athletic injuries that may develop. It only provides coverage for athletic injuries that occur during University sponsored and supervised athletic events.

If you need further assistance please contact our Coordinator of Insurance Services at Student Health Services at 617-358-0135.