



Athletic Health Care Procedures

The following are the procedures for eligibility to participate in sports and enroll with the University's athletic insurance program. This includes reporting of injuries\illnesses that occur with a student-athlete while engaged in a sanctioned and supervised intercollegiate athletic team or individual activity at Oakland City University.

1. No student-athlete can participant on an OCU intercollegiate team or as an individual representing OCU athletics without having a current physical and related forms on file clearing the athlete for sports participation:
 - The physical examination from the University (recommended by the NCAA and AAFP) must include the current health history designed to accompany the physical examination form (filled out prior to the examination to assist the provider in determining health status).
 - Physicals must be dated no earlier than **after** the last day of OCU's current year May term. And as close to the filing deadline of **August 15th**. (The University does not have a provider for physicals.)
 - If, due to circumstances, the student must use a different form provided by their attending physician, the athletic training staff will require the student to complete the OCU health history form prior to being released to activity.
 - HIPAA Privacy Release of information form signed and dated, including the signature of the parent or guardian if the athlete is underage.
 - Athletic Department Release of Information, Assumption of Risk statements, and Athletic Insurance Certification forms signed and dated, including the signature of the parent or guardian if the athlete is underage.
 - All forms are to be returned by **August 15th** – forms received after this date will delay the student's clearance for participation.
2. If the licensed athletic trainer, in reviewing the health history and physical examination of the student-athlete, has questions over the student's ability to participate, the University reserves the right to refer the athlete on to the team physician or consulting orthopedists for evaluation and consultation. At all times the health and safety of the student will be the primary concern.
3. All participants involved with intercollegiate athletics must have on file a **fully completed** personal information and emergency notification form with their current primary insurance information (the form provided by SPI – must be signed). That information must identify whether the student's primary coverage includes **sports related** injuries. A photocopy of the front and back of the student's insurance card will be required in all cases.
4. All students must have on file prior to the first competition all NCAA related releases and drug testing program forms.

5. The University, in order to demonstrate that student health is of primary concern, requires that all accidents and injuries which occur on the main campus or during off campus athletic activities sponsored and supervised by the athletic department be reported to the licensed athletic trainers as soon as possible. (Prefer within 48 hours)
 - On campus activities should be reported at the time the injury occurs or shortly after.
 - If the licensed athletic trainer is not physically present at the time of the accident but is available on campus – the supervisor will notify the licensed athletic trainer of the injury and the trainer will take over the treatment, evaluation and recording of the injury.
 - In all cases, the athlete must report the injury **in person** ASAP to the licensed athletic trainer for evaluation, treatment and referral as needed. ASAP is interpreted as the next regular business day or sooner if the sports health staff is on duty when the team returns.
 - Weekend activities may provide access to the licensed athletic trainers prior to the University's next business day and athletes need to be encouraged to seek care ASAP.

7. The student athlete may experience a medical problem that may develop sometime after activity has ceased. Overuse and inflammatory conditions may present themselves hours or days later. It is the student's responsibility to report any conditions, including an **illness or disease**, that may affect their ability to participate safely in their sport as soon as they become aware of them. Early intervention may make a significant difference in the outcome of that condition and the ability of the athlete to safely participate. The secondary insurance policy requires medical care be provided within 90 days.

8. Any student-athlete who deliberately masks or withholds a condition that would adversely affect their eligibility to participate in OCU athletics – will be automatically suspended from participation pending a review by administration. Participation is a **privilege and not a right** and the administration at the University will determine who may participate and who may not.

9. To be eligible for benefits under the University's secondary accident policy – all the plan's conditions must be met. Students need to stay within their primary plan's network and meet preadmission requirements. The University's sports health care team can assist in this. The primary insurance must be filed **first**; the secondary carrier still reserves the right to deny benefits for conditions they deem are **not eligible**.

Read and sign the attached acknowledgement form and return this form to the University athletic department along with the other required forms. Please retain the above information for your own records. Thank you.



Student/Parent Acknowledgement of Medical Financial Responsibility

All Oakland City University ("the University") students who participate in National Collegiate Athletics Association ("NCAA") and National Christian College Athletic Association ("NCCAA") teams and competitions are responsible for all costs incurred for injuries as a result of participating in athletics (either in practice or in competition). This includes costs for diagnosis and treatment of injuries. For NCAA student-athletes, the University provides **secondary accident coverage**. The secondary insurance has a maximum of \$95,000 towards medical costs for an athletic related injury. The NCAA provides coverage of injuries exceeding \$95,000.

The University requires student-athletes and/or their parents to obtain health insurance to help cover medical costs incurred for injuries resulting from participation in athletics, either through a family or student policy. Policies designed for student coverage must not contain an exclusionary clause for intercollegiate sports participation. The University requires proof of that insurance (e.g., active insurance policy card or insurance explanation of benefits ["EOB"]).

The University maintains a secondary coverage plan designed to pay a maximum of \$95,000 of health care costs resulting from each sports-related injury. Students and their families MUST first file all medical claims with their primary insurance carrier. Students must follow their plan's guidelines (utilize their network providers and partners, etc.) and then the secondary policy guidelines.

All OCU student-athletes and their parents must read and sign this document, acknowledging their financial responsibility to obtain and maintain student health insurance before being allowed to participate in practices and NCAA or NCCAA competitions.

By signing this document, you acknowledge that you have read and understand that you have partial financial responsibility for diagnosis and treatment of sports-related injuries. You also acknowledge that you will provide proof of health insurance coverage to the University with this signed document and maintain this coverage throughout the duration of athletic participation. Further, by signing this document you agree to indemnify and hold Oakland City University harmless for costs associated with sports-related injuries beyond the maximum covered by the university and NCAA.

STUDENT SIGNATURE

DATE

STUDENT NAME

PARENT/GUARDIAN SIGNATURE (preferably personal health insurance policy holder)

DATE

PARENT NAME

Return this form to the college and retain the policy and procedures for your records.