

INSURANCE PROCESS FOR ATHLETIC INJURY WHEN AN ATHLETE IS TO SEE A DOCTOR

SCHOOL INSURANCE CLAIM FORM IS FILLED OUT BY ATHLETIC TRAINER AND PARENTS/GUARDIANS

DOES ATHLETE HAVE THEIR OWN INSURANCE? (Example: BCBS, Valley Health Plan, Unicare, Medicaid, CHIP)

YES

NO

Is insurance an HMO, Medicaid, CHIP and/or require the athlete to see their personal doctor before they can see a specialist?

Parents/Guardians or Athletic Trainer can set up appointment with their physician or a specialist. School insurance form is given to doctor's office.

YES

NO

Athlete **must see** their own doctor first. Doctor will determine whether athlete goes to see a specialist or not. Personal insurance and school insurance form is given to your doctor's office.

Parents/Guardians or Athletic Trainer can set up appointment with your physician or a specialist. Personal insurance and school insurance form is given to doctor's office.

Personal Insurance and School Insurance form must be given to Hospitals for ER visits and surgeries, MRI Centers, and Labs if sent there by the doctor.

ORDER OF HOW PAYMENTS ARE MADE BY INSURANCE

PERSONAL INSURANCE → SCHOOL INSURANCE → BALANCES DUE IS RESPONSIBILITY OF PARENT/GUARDIAN

SCHOOL INSURANCE → CHIP/MEDICAID → BALANCES DUE IS RESPONSIBILITY OF PARENT/GUARDIAN

SCHOOL INSURANCE → BALANCES DUE IS RESPONSIBILITY OF PARENT/GUARDIAN

- **CHIP AND MEDICAID IS NOW REQUIRING THAT YOU MUST SEE YOUR PERSONAL PHYSICIAN BEFORE SEEING A SPECIALIST**
- **IN CASE OF EMERGENCY ROOM VISITS THE INSURANCE PROCESS IS STILL FOLLOWED THE SAME**
- **AN IN-DEPTH EXPLANATION IS GIVEN ON THE PREVIOUS PAGE**
- **PARENTS/GUARDIANS RESPONSIBILITY TO SUBMIT ANY DOCUMENTATION SUCH AS BILLS, STATEMENTS, EOB'S, OR INFORMATION QUESTIONAIRES IN WHICH THERE ARE QUESTIONS OR CONCERNS TO THE ATHLETIC TRAINER**
- **ORDER OF PAYMENT IS NOT SCHOOL POLICY BUT TEXAS INSURANCE LAWS**
- **MEDICAL TREATMENT WITH A PHYSICIAN MUST BEGIN WITHIN 90 DAYS OF INJURY DATE**

****** YOU MAY KEEP THIS PAGE FOR YOUR RECORDS ******