

## **Secondary Athletic Injury Insurance Guidelines**

Clover High School does provide athletic injury insurance through a secondary insurance provider. Your student athlete may qualify for coverage if the guidelines listed below are followed. Please keep in mind, these guidelines are mandated by our insurance provider, not Clover High School. The provider may deny your claim if the guidelines are not followed precisely.

- The Athletic Training staff here at CHS must be notified of the injury in order to begin the claim process.
- The parent/guardian must file all medical costs incurred with their primary insurance provider first.
- The athlete must be seen by a physician within 90 days of the initial date of injury.
- The insurance claim form must be submitted to the secondary insurance provider within 90 days of the initial date of injury.
- Failure to submit a fully completed claim form may result in delays in processing of the claim.
- It is the responsibility of the parent/guardian to provide copies of all Explanation of Benefits (EOB) and itemized bills to the secondary insurance provider.

Although CHS offers secondary insurance coverage for our athletes, this does not guarantee that the parent/guardian will not have some out of pocket expense.

In the event you have trouble processing the claim form, have any additional questions concerning the claim process or do not currently have medical insurance please contact the Clover High School Athletic Training staff for additional information.