Wilkes University Sports Medicine
Student-Athlete Insurance Procedures

While ALL student athletes are required to have their own personal insurance in order to participate in intercollegiate athletics, Wilkes University has supplementary secondary insurance through First Agency, Inc. to help defer the cost of medical bills that may be incurred. Below you will find important information to help you understand the insurance process in order to best assure expeditious health care services and reimbursement should an intercollegiate athletic injury be sustained while at Wilkes University.

Pre-Certification / Prior Authorization Procedures

Certain services and procedures must be first approved by the student-athlete’s primary insurance provider before he/she can receive reimbursable care. This process is called pre-certification or prior authorization and may apply, but is not limited to, doctor visits, inpatient hospital services, rehabilitation, diagnostic tests, and surgeries. The medical services and procedures provided through primary insurance providers are different and are continually reviewed and subject to change by the insurance provider. Thus, it is necessary that all student-athletes/policy holders contact their insurance company prior to attending Wilkes University to determine how they are required to handle injuries should they occur while at Wilkes University. Additionally, if the student-athlete is from outside the immediate Wilkes-Barre area, the insurance provider will need to be informed that the student-athlete is attending college in an “out-of-network” area and the student-athlete will be participating in an intercollegiate sport. The student-athlete/policy holder may also need to provide the insurance company with the dates that the student-athlete will be attending the college (i.e. August until May).

In order to best assure medical services and procedures are carried out and reimbursed in an expeditious fashion, the student-athlete/policy holder should contact and confirm with their insurance provider as to the procedures for pre-certification/prior authorization prior to attendance at Wilkes University. While this process cannot guarantee total reimbursement, following these necessary steps can best assure speedy care and benefits from potential non-participant providers.

Insurance Procedure Checklist for Student-Athletes

- Contact your health insurance provider customer service department and determine coverage regulations. The phone number is usually printed on the back of the insurance card.
- Notify your health insurance carrier that you are an intercollegiate athlete at Wilkes University in Wilkes-Barre, PA.
- Provide the health insurance carrier with the dates of college attendance (August to May).
- Find out if your insurance carrier requires pre-certification / prior authorization and/or an out-of-network referral in order for you to receive treatment outside the coverage area. Student-athletes are responsible for knowing if pre-certification / prior authorizations are required for doctor consults, lab tests, diagnostic tests, surgeries, rehabilitation, and/or other services/procedures and for obtaining that authorization. ***The Wilkes University Student Health Center and the Athletic Training Department staff do not bill insurances and are NOT responsible for obtaining pre-authorization.***
- Find out which local pharmacies will accept your prescription plan and the co-pay costs. ***The Wilkes University Student Health Center and the Athletic Training Department do not bill prescription plans.***
- Carry a copy of your medical insurance card. Wilkes University must receive any changes to a health insurance policy as soon as they occur. If proper notification is not received, Wilkes University will not be responsible for any delays in payment, collections notices, credit reports, etc. that may occur.
Wilkes University Sports Medicine
Student-Athlete Supplemental Secondary Insurance Policy

In the event that a Wilkes University student-athlete is injured during an official team practice or game, Wilkes University has supplementary secondary insurance through First Agency, Inc. to help defer the cost of medical bills that may be incurred. This coverage is only for injuries/illnesses/accidents resulting from the direct participation in the intercollegiate athletics program during the dates of the primary competitive season and designated off-seasons as approved by the Director of Athletics according to NCAA regulations. **In order for the insurance claim process to begin, the First Agency, Inc. Parent/Guardian/Student Information Form must be completed in its entirety.** This form is required as part of the student-athlete pre-participation packet and will be kept on file by the Wilkes Sports Medicine Staff.

**Once a medical service has been provided, all bills should be submitted to the student-athlete’s primary insurance first.** Each individual’s personal primary insurance covers different percentages depending on the nature of the injury and charges incurred. Once the student-athlete’s personal primary insurance has paid their maximum amount, the remaining bills, if any, can be re-submitted to First Agency, Inc. They will then review and evaluate the payment of any remaining balances.

In the event that a student-athlete should receive a bill/statement for an injury that occurred as a direct result of participation in intercollegiate athletics at Wilkes University, the student-athlete must inform a Wilkes University certified athletic trainer in a timely manner. The Wilkes University Athletic Training Staff will explain, give the necessary information, and assist the student-athlete in the process. The submission of bills/statements to First Agency, Inc. is the responsibility of the student-athlete and their parents. **In order to ensure timely payment, it is the policyholder’s responsibility to forward ITEMIZED BILLS/STATEMENTS (not balance due bills/statements) AND EXPLANATION OF BENEFITS (EOB) STATEMENTS from the primary insurance company to First Agency, Inc. to the following address:**

First Agency, Inc.
Attn: Diane Paige
5071 West H Avenue
Kalamazoo, MI 49009-8501
Fax: (269) 381-3055

The Wilkes University Athletic Training Department and the Wilkes University Department of Athletics WILL NOT be responsible for any delays in payment, collections notices, credit reports, etc. that occur due to bills not being submitted in a timely manner. Any unpaid balances are the responsibility of the student-athlete and/or the student-athlete’s parent(s)/guardian(s). In addition, if a student-athlete decides to see a physician / medical consultant, and/or undergo a diagnostic test WITHOUT prior authorization / referral from a member of the Wilkes University Athletic Training Department, payment of excess balances cannot be guaranteed and the student-athlete and/or the student athlete’s parent(s) / guardian(s) may be financially responsible for any and all medical bills incurred.

**Student-Athletes with Out-of-Network Insurance Providers**

Please note that this process can only be carried out if the student-athlete’s insurance company covers out-of-network providers, if the student-athlete is away from their home territory. If the student-athlete’s insurance company denies any claim for being out-of-network or not having the proper pre-authorization, common with HMO/PPO insurances, benefits may be reduced. The student-athlete and their parents are strongly encouraged to contact their personal primary insurance before ALL physician appointments and/or diagnostic testing (x-ray, MRI, etc). The Wilkes University Athletic Training Staff will make every effort to assist the student-athlete to ensure coverage is approved, but ultimately it is the responsibility of the student-athlete and their family.
Wilkes University Sports Medicine
Student-Athlete Supplemental Secondary Insurance Policy

INSURANCE CLAIM SUBMISSION AND REIMBURSEMENT SCHEMATIC

- **Athletic Injury Claim Form** and **First Agency, Inc. Parent/Guardian/Student Information Form** are submitted to First Agency, Inc. by the Wilkes University Athletic Training Department

- Charges are billed to the student-athlete’s personal primary insurance by physician’s office or diagnostic center

- If there are any remaining bills, they will likely be sent to the student-athlete’s home address

- These remaining itemized bills and the explanation of benefits (EOB) from the primary insurance can be submitted to First Agency, Inc. by the student-athlete and/or the policy holder

- First Agency, Inc. will review and evaluate payment of remaining balances

***It is the policy holder’s responsibility to forward ITEMIZED BILLS/STATEMENTS (not balance due bills/statements) AND EXPLANATION OF BENEFITS (EOB) STATEMENTS from the primary insurance company to the following address in order to ensure timely payment.***

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