Medical Billing Policies

You or your insurance company is responsible for the first $1000.00 of any and all bills generated from athletic injuries.

Colgate University has an excess insurance policy to help cover costs associated with athletic injuries. This policy has a $1000.00 deductible and will not contribute until at least $1000.00 has been paid by an insurance company or by the student-athlete.

An athletic injury is one that directly results from your participation in an official Colgate athletic activity: practice, contest, conditioning (coach supervised), weight training (coach supervised), skill session (coach supervised) etc.

All bills must be submitted to your insurance company first. Any balances remaining after your insurance company has paid to their limit can then be submitted to our excess insurance policy (as long as $1000.00 has been paid). Please note that coverage determinations are made by the insurer, and are subject to the terms of the policy, and there are no guarantees that our excess insurance policy will cover all balances.

Colgate’s insurance policy will not pay above a “reasonable and customary” level. If you seek high-priced medical attention then you run the risk of having remaining balances after our insurance has paid to their maximum.

The policy is also a “per incident” policy meaning that in the event of multiple injuries resulting in bills there is a separate deductible that needs to be met for each and every athletic injury.

It is your responsibility to research what your insurance policy will cover in the event of an athletic injury.

The excess insurance policy has a two year pay period. Bills generated more than two years after the date of injury will not be considered.

The amount of benefits, if any, available under the excess insurance policy is the limit of Colgate University’s responsibility for any and all athletic medical costs.

Information Release Authorization

By signing the 2015-16 Colgate University Sports Medicine Special Information Statement I, the student-athlete authorize Colgate Sports Medicine and Colgate University Health Services to provide to my parents or guardians as well as coaches, university personnel, and medical personnel, all information concerning my health care, injury, rehabilitation, treatment, and health status. This information is to be used for the purpose of advising persons of my health or injury status and for the purpose of accessing the insurance coverage under the policy which covers medical treatment and costs for me.

Colgate Sports Medicine will decide on a case-by-case basis whether contacting parents/guardians about student-athlete (over 18 years of age) health matters is warranted. Whenever possible students will be encouraged to communicate directly with their parents/guardians to ensure that all parties which the student wishes have all pertinent information. In the event that a student-athlete is unable to communicate with parents/guardians or it is determined that there is potential for or a risk of significant continued harm, then university personnel will communicate directly with parents/guardians.
Medical Exceptions for NCAA Banned Drugs

The NCAA has established strict documentation requirements for eligibility for a medical exception to the NCAA banned drug policy.

Some legitimate medications contain NCAA banned substances, and student-athletes may need to use these medicines to support their academic welfare and their general health. If you are taking a medication(s) that falls into a class of drugs banned by the NCAA (e.g., any kind of stimulant medication) you must be prepared to demonstrate that you are eligible for a medical exception to the NCAA banned drug policy.

You must be prepared to provide comprehensive and current documentation to clearly establish that the medication you are taking is appropriate to a clearly defined and verifiable medical condition or disability (e.g., ADD/ADHD).

The information must include the following:

1. Description of the evaluation process which identifies the assessment tools, procedures and complete results.
2. Statement of the diagnosis, including when it was confirmed.
3. History of previous treatment and plan for ongoing treatment and medication monitoring.
4. Statement of rationale for particular medication recommended including confirmation that a non-banned substance was considered.

Please note that a statement from your physician that he or she is treating you with a medication is not, in and of itself, considered adequate documentation.

Student-athletes treated since childhood with a medication(s) but who do not have records of childhood assessment, or who are initiating treatment as an adult, must undergo a comprehensive evaluation to establish a diagnosis requiring the medication. The student-athlete would be responsible for the cost of these evaluations.

You will be expected to provide confirmation of ongoing monitoring of your treatment in the form of a letter from your prescribing physician or a copy of your medical record. This should be received by the start of each academic year.

Having this information on record at the University Health Services will ensure a quicker ruling by the NCAA regarding an exception.

Please send the above information directly to the University Health Services (Colgate University, Hamilton, NY 13346) where it will become part of your confidential health record.

None of the above replaces the need for you to directly communicate with the Office of Academic Support and Disability Services should you require any special academic accommodations.

If you have any questions concerning this policy or about whether the documentation you have is adequate, please contact the following people:

o Merrill Miller, MD, Director of University Health Services, mmiller@colgate.edu, 315-228-7750
o Lynn Waldman, Director of Academic Support and Disability Services, lwaldman@colgate.edu, 315-228-7375
Concussion

The 2014 Position Statement by the National Athletic Trainers' Association states that “concussions occur from forces applied directly or indirectly to the skull that result in rapid acceleration and deceleration of the brain.” In short, concussions result in your brain not working as it should. The concussion may or may not cause you to black out or pass out.

There are many signs and symptoms that you may have after a concussion. A concussion can affect your thinking, the way your body feels, your mood, or your sleep.

Below are some of the common categories of signs and symptoms:

<table>
<thead>
<tr>
<th>Thinking</th>
<th>Physical</th>
<th>Emotional/Mood</th>
<th>Sleep</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Difficulty Thinking Clearly</td>
<td>• Headache</td>
<td>• Irritability/Things Bother You More Easily</td>
<td>• Sleeping More Than Usual</td>
</tr>
<tr>
<td>• Taking Longer to Figure Things Out</td>
<td>• Fuzzy or Blurry Vision</td>
<td>• Sadness</td>
<td>• Sleeping Less Than Usual</td>
</tr>
<tr>
<td>• Difficulty Concentrating</td>
<td>• Feeling Sick to Your Stomach/Queasy</td>
<td>• Being More Moody</td>
<td>• Trouble Falling Asleep</td>
</tr>
<tr>
<td>• Difficulty Remembering New Information</td>
<td>• Vomiting/Throwing Up</td>
<td>• Feeling Nervous or Worried</td>
<td>• Feeling Tired</td>
</tr>
<tr>
<td></td>
<td>• Dizziness</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Balance Problems</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Sensitivity to Noise or Light</td>
<td></td>
<td></td>
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</tbody>
</table>

Table Adapted from the Centers for Disease Control and Prevention (http://www.cdc.gov/concussion)

Student-athletes are encouraged to recognize and understand the symptoms of concussion. Dealing with these injuries immediately when they happen leads to the most successful recovery. Your athletic trainer is well-trained in the recognition, care, and proper referral of head injuries. Your honesty in reporting these injuries to your athletic trainer or coach when these injuries occur is an absolute necessity to ensure proper care, recovery and an effective and safe return to athletic activity.

C3 Concussion Assessment Tool

In an effort to utilize the latest technology available Colgate University Sports Medicine will employ the use of the C3 Concussion Assessment Tool. This iPad based program will be used to obtain a baseline cognitive assessment of all student-athletes which can be used for comparison should there be a head injury. Data will be kept on a private server at the Cleveland Clinic (our partner in this project). Student-athletes will be identified by a unique number which is created and protected by the Colgate Sports Medicine staff. For now, there is no plan for use of the data by the Cleveland Clinic, but there may be a need in the future for research. Students will have the opportunity to opt-out so that their data is omitted from any research at that time.

Electronic Medical Recordkeeping

Colgate University Sports Medicine utilizes an electronic medical recordkeeping system which is shared with the University Health Services. Access to this system is password protected. Having access by both parties promotes effective and efficient communication to enhance and streamline medical services. Student-athlete privacy is a high priority and medical information is highly safeguarded.
Nutritional Supplements

Below are some important facts regarding nutritional supplements:

- Dietary supplements are not well regulated and may cause a positive drug test result.
- In the past, student-athletes have tested positive and lost their eligibility using dietary supplements.
- Many dietary supplements are contaminated with banned drugs not listed on the label.
- Any product containing a dietary supplement ingredient is taken at your own risk.

Information about ingredients in medications and nutritional/dietary supplements can be obtained by contacting the Resource Exchange Center (REC) online at www.drugfreesport.com/rec or at 877/202-0769 (password ncaa1).

It is your responsibility to make sure that anything you ingest is an allowable substance by the NCAA.

Prescription and Over-the-Counter Medications

There may be times in which medications might be utilized during your athletic activity at Colgate University. Medication should only be taken as directed by a physician (prescription medications) or your athletic trainer (over-the-counter medications). To ingest medications in quantity or dosage that is not recommended can lead to significant health problems or death. Additionally, medications should not be shared. Only ingest medication prescribed to you by a medical professional (physician or athletic trainer) for a given medical situation. Any extra medications should be disposed of properly.

Student-Athlete Mental Health and Wellness

In October 2014 the NCAA released “Mind, Body and Sport”, an exhaustive study regarding student-athlete mental wellness. This is an area in which understanding has been deficient in the past. The Chief Medical Officer for the NCAA, Dr. Brian Hainline, states, “there’s more to being a student-athlete than just physical preparation and performance. As more media coverage, commentary and public scrutiny are devoted to what student-athletes do off the field, along with the accompanying pressures to perform (and win games) on the field, student-athletes are inundated with factors that may affect their mental health and wellness. And the “culture” of athletics may inhibit student-athletes from seeking help to address issues such as anxiety, depression, the stress associated with the expectations of their sport, and the everyday stress of dealing with relationships, academic demands, and adjusting to life away from home. “

Student-athletes at Colgate University participate in an ambitious athletic program as well as excel in a very challenging academic workload. Stress is often the norm. Colgate University Sports Medicine enjoys an effective and open relationship with both the University Health Services as well as the University Counseling Center. Athletic Trainers and Physicians are keenly aware about student stress associated with injury, athletic performance, and academic pressures. You should never hesitate to seek help from the appropriate personnel if you are struggling with stress-related challenges.

Assumption of Risk, Waiver and Release

I desire to participate in intercollegiate athletics at Colgate University including training, practice, and competition. I acknowledge that I am fully aware, having sought and obtained such information and advice as I feel are necessary and appropriate, that such participation involves risk of injury to me, including possibly short-term and long-term effects, disability, and even death. These risks can come from causes which are many and varied, may not even be presently foreseeable, and may include negligent acts or omissions of others. I acknowledge, accept, and assume all such risks, whether or not presently foreseeable and whether or not caused by the negligent acts or omissions of others, and elect voluntarily to participate in intercollegiate athletics at Colgate University. I release Colgate University and its trustees, officers, employees, agents, contractors, and representatives (collectively, the “Releasees”) from any and all claims I may have in the future, waive all such claims, and agree not to sue the Releasees for any such claims, arising out of my participation in training, practice, and competition as a student-athlete at Colgate University, including but not limited to claims arising out of the negligent acts or omissions of the Releasees or others.
Both the student-athlete and the student-athlete’s parents/guardians must sign below to indicate the above information has been read, understood agreed to.

I acknowledge that the 2015-2016 Colgate University Sports Medicine Special Information Statement contains the following information: Medical Billing Policies, Information Release Authorization, NCAA Banned Drug Policy and Medical Exceptions, Concussion, C3 Concussion Assessment Tool, Electronic Medical Recordkeeping, Nutritional Supplements, Prescription and Over-the-Counter Medications, Student-Athlete Mental Health and Wellness, and Assumption of Risk, Waiver and Release. By signing below I certify that I have read, understand and agreed to the information in the 2015-2016 Colgate University Sports Medicine Special Information Statement. I also certify that I have read and understand the statement concerning the signs and symptoms of concussions (See Concussions section) and I, the student-athlete, will accept the responsibility of reporting all injuries and illnesses to the Colgate Sports Medicine Staff, including any signs and symptoms of concussions.

**Student-Athlete**

Printed Name: 

Signature: ____________________________ Date: ________________

The undersigned represent that they are all of the above-named student-athlete’s parent or guardian. The signature of the parent or guardian below shall constitute (a) his or her agreement to the terms of this Statement on the student-athlete’s behalf if the student-athlete is under the age of 18, (b) his or her agreement to the Assumption of Risk, Waiver and Release provisions set forth above with respect to any rights he or she may have or subsequently acquire as a result of the student-athlete’s participation in intercollegiate athletics, and (c) his or her agreement to defend, indemnify and hold harmless the Releasees from any and all liability for injuries incurred by the student-athlete as a result of such participation, including but not limited to liability arising out of the negligent acts or omissions of the Releasees or others.

**Parent/Guardian**

Printed Name: 

Signature: ____________________________ Date: ________________