

IMPORTANT INSURANCE INFORMATION! PLEASE READ CAREFULLY!

1 February 2018

Dear Parent/Guardian:

It is the policy of the Horry County Schools that all students participating in interscholastic athletics are provided supplementary athletic insurance. We realize that many parents have appropriate medical insurance coverage for their children however, due to increasing medical costs and liability concerns, the school district must be sure that all student-athletes are adequately covered in case of athletic injury.

If your son/daughter should become ill/injured while participating in athletics, it is **extremely important** that you follow the procedures listed below in order to ensure prompt filing of insurance claims with our insurance company.

- 1) As soon as they become ill/injured, your son/daughter should report that illness/injury to their coach and also the sports medicine staff.
- 2) The Sports Medicine staff will evaluate the injury, determine the severity of the injury, and determine whether or not the injury requires further medical evaluation by a physician.
- 3) If it is determined that further medical evaluation is necessary, you will be contacted by a member of the sports medicine staff and advised of the situation. The sports medicine staff will also assist you in making arrangements for your child to be seen by one of our team physicians or a physician of your choice. An *Athletic Insurance Claim Form* will be generated and provided to you or the physician's office. Once the form is completed and signed by you, **it is extremely important that you return the form as soon as possible to our office.**
- 4) If it is determined that the injury is minor in nature and can be initially and appropriately treated within the sports medicine department at their school, your child will be provided with that medical care by members of our sports medicine staff at no charge to you or your child.
- 5) If your child must see a physician, the physician's office will first bill your private (primary) insurance company for your child's visit. After your insurance company has paid (or given notice why they will not pay), the physician's office will submit a bill for services to you. You should inform the physician's office staff that your child is covered by athletic medical insurance through the Horry County Schools and the physician's office will file the claim for you or will let you know if you have to submit the claims yourself.

IT IS IMPERATIVE THAT YOUR SON/DAUGHTER REPORT THEIR ILLNESS/INJURY TO THE ATHLETIC TRAINER AT THEIR SCHOOL BEFORE YOU TAKE HIM/HER TO SEE A PHYSICIAN. OUR SPORTS MEDICINE STAFF MUST BE ABLE TO PROVIDE OUR COACHING STAFF WITH ACURATE REPORTS OF INJURIES/ILLNESSES PRIOR TO SCHEDULED PRACTICES AND GAMES. FAILURE TO REPORT AN ATHLETIC INJURY TO THE SPORTS MEDICINE STAFF MAY RESULT IN INJURY CLAIM PAYMENTS BEING DELAYED OR DENIED BY OUR INSURANCE COMPANY!!

Thank you for your time and careful attention to this information. Our goal is to provide the best possible athletic health care we can for your child. This is only possible with the combined cooperation of parents, athletes, our staff, our coaching staff, and medical providers in the community. If you should have any further questions or concerns regarding this information, please contact the athletic training staff at your child's school.