

Rider University Sports Medicine Athletic Insurance Claim Procedure

All Rider University student-athletes are required to have primary medical coverage upon entering school.

Every student-athlete participating in intercollegiate sports at Rider University is covered by the Department of Athletics secondary insurance policy. This coverage is provided free of cost the student-athlete. This policy is a **SECONDARY INSURANCE POLICY**, consisting of both basic medical coverage and catastrophic injury coverage, which takes effect only when the primary insurance coverage for an injured student-athlete is denied or exhausted. This policy will pay costs for athletic related injuries only and does not reimburse for primary insurance co-pays.

The Head Athletic Trainer is responsible for processing all athletic injury and illness related claims. In order to make the claims process as smooth as possible, please follow these simple steps.

1. The Sports Medicine staff must be notified of all injuries sustained during practice or competition that require further testing and/or surgery prior to that designated treatment. Bills will not be covered without proper pre-visit notification. The student-athlete may use the “Rider University Network” of physicians or is free to see their own physician as long as the Sports Medicine staff receives prior notification.
2. Follow all PRIMARY INSURANCE PROCEDURES, including securing referrals and pre-certifications for x-rays and MRIs. This secondary policy does not reimburse for primary insurance co-payments.
3. Upon receiving a bill for services rendered, copy the bill and send the copy to the student-athletes PRIMARY INSURANCE COMPANY. Send the original to the Head Athletic Trainer.
4. The student-athletes primary insurance company will generate an E.O.B (Explanation of Benefits). This E.O.B will explain what the primary insurance company will and will not pay for and the reasoning. Copy the E.O.B and send the original to the Head Athletic Trainer for processing. Bills cannot be sent for processing without the E.O.B.
5. The original bill and original E.O.B. will be sent by the Head Athletic Trainer to the Rider University athletic insurance carrier for processing. Payment will be made directly by this carrier.

All bills must be processed in a timely fashion. The Athletic Department will not submit any claim(s) after one year past the original date of services. The Athletic Department will not process any claim(s) under collection proceedings unless the necessary information was provided by the athlete prior to such proceedings or the reason for the proceedings was the fault of Rider University Athletics or its insurance carrier.

Questions about this procedure can be directed to Tim Lengle, Head Athletic Trainer, at (609) 896-5052 or via e-mail at tlengle@rider.edu