



## **Athletic Training Clinic** ***Athletic Insurance Policy Information***

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Welcome to Point Loma Nazarene University athletics from the athletic training staff! We anticipate an exciting time of athletic achievement and camaraderie while you are at PLNU, and our hope is that you stay well and safe throughout the process. Our staff exists to insure your wellness; we are committed to both preventing injury and to caring for you after injury so that you experience a full and speedy recovery.

To make your overall experience successful, and to insure that your medical care is paid for in a timely manner, it is imperative that you as an athlete (or as a parent of an athlete) understand both the medical care system and the insurance process at PLNU. **You will find a detailed brochure attached to this email explaining the PLNU secondary athletic insurance policy and outlining the policies and procedures of our medical care system.** We strongly encourage you to read and become familiar with the attached brochure; it will provide answers to the most common questions asked by parents and athletes with regard to insurance. Further, this brochure will aid you in navigating through what has become an increasingly complex healthcare system should you become injured. Most importantly, this brochure will help to prevent the unwanted circumstances that some parents have experienced in the past: being personally billed for medical services, experiencing an extended time before payment of bills, and being sent to collections for delinquent bills.

We have provided an abbreviated review below of the most important aspects of the attached insurance brochure. **Again, please read the brochure in detail.**

- ***The PLNU athletic insurance policy is a secondary policy to your primary health insurance.*** When you receive medical treatment, your primary insurance company will be billed first. The secondary athletic policy will make payments on a medical claim only after your primary insurance company has paid on the claim.
- ***The athletic training staff **MUST** have information on your current primary insurance carrier for our medical records.*** Please provide a copy of your primary insurance card to our staff before beginning your sport (fax to 619.849.2553). Failing to provide this information will slow down the insurance payment process and may result in a medical provider sending you to a collections agency.
- ***The athletic training staff must be alerted immediately if you sustain an injury.*** Failing to notify our staff makes collecting information on the injury difficult or impossible and compromises the amount of time you have to gain medical care if needed. Also, please do not seek medical attention (unless an emergency) without first notifying the AT staff. Doing so may void your secondary insurance policy.

- ***If your primary insurance policy is an HMO, you are required to see your primary care physician.*** The athletic training staff will not send you to our regular providers if you have an HMO because this will result in denial of claims by your insurance company since you are “out of network”.
  - ***Please arrange for your HMO doctor to be transferred to a local San Diego primary care physician prior to beginning competition at PLNU.*** This will greatly improve the quality and speed of your medical care.
  
- ***To insure success in obtaining payment for medical bills, and to avoid the most common pitfalls you must:***
  1. Make sure the medical provider (i.e., physician, urgent care, ER, etc) has your correct primary and secondary insurance information.
  2. Make sure that you have completed a claim form with an athletic training staff member to notify our secondary insurance provider of your injury.
  
- ***The athletic training staff will assist in processing a claim with our secondary insurance provider.*** However, we cannot collect bills, pay bills, or communicate with your primary insurance. These are your responsibilities. We would love to assist in answering questions.
  - ***Please call (619)849-2914*** with questions about insurance issues, we want to help however we can.
  
- ***Remember, any injury sustained as an athlete at PLNU will be on record at the medical providers’ office as being your responsibility.*** Please keep all bills and statements for your records, and communicate with all parties promptly so that your claim is settled in a timely fashion. If providers do not have your correct information, you and/or your parents will likely receive bills directly.

We hope that this brochure and the above overview are helpful to you as you begin your college career. Again, please let us know how we can help facilitate the medical and insurance processes. We look forward to serving you in the clinic and to watching you compete on the field and court!

Sincerely,

***Brandon Sawyer***

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