



## Flagler College Sports Medicine

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Student-Athletes and Parents,

This letter is to inform you of some sports medicine policies and procedures that directly relate to your student-athlete's participation in intercollegiate athletics at Flagler College. It is very important that both student-athletes and parents read this entire letter prior to completing the Flagler College Sports Medicine physical packet. If you have any remaining questions after reading this letter please contact Jennifer Rinnert, Head Athletic Trainer at 904-819-6402 or by e-mail at [jrinnert@flagler.edu](mailto:jrinnert@flagler.edu).

### Physical Packets

(Student-athletes under 18 years of age must have a parent or guardian complete and sign all forms.)

All paperwork that must be completed by Flagler College student-athletes can be found at:

<http://www.flaglerathletics.com/Sports/gen/2008/SportsMedicine.asp>. All of the forms in the packet must be printed out, completed, and given to the sports medicine department prior to or on the day of athlete physicals. All forms must be completed in their entirety. Forms may not be altered or changed in any way. All forms must be complete prior to a student-athlete participating in any team activity (i.e. conditioning, practice, etc.). If a student-athlete does not have all forms completed, he/she will be held out of all team activities until his/her packet is complete.

### Physicals

All Flagler College student-athletes must have a physical completed by a Flagler College team physician. Due to insurance reasons, a physical given by any other physician is not acceptable. All student-athletes will be notified of physical dates and times through either the sports medicine department and/or their head coach. If a student-athlete fails to attend his/her specified physical date, he/or she will be responsible for scheduling an office visit with a team physician in order to have a physical done. Any student-athlete that misses his/her specified physical date will also be responsible for the cost of the office visit and any additional costs charged by the team physician.

### Previous Injuries

All student-athletes coming to the Flagler College Athletic Department with injuries that have occurred in the last two years and required medical attention by a physician must also send in a clearance letter signed and dated by the treating physician along with the physical packet paperwork. If the student-athlete does not

have a clearance letter along with his/her completed packet, he/she will not be allowed to participate in any athletic activities until it is received. If you have questions as to whether you need a clearance letter please call Jennifer Rinnert, Head Athletic Trainer at 904-819-6402.

### **Copy of Current Insurance Card**

Flagler College Sports Medicine needs a copy of the front and back of the student-athlete's current insurance card. A copy of the card must be attached to the "Flagler College Sports Medicine Medical Insurance Information/Authorization Form." If the student-athlete's insurance changes during the school year a new copy of the card must be sent in.

Also, it is important to remember many injuries and most illnesses are not athletically related. It is imperative that your student-athlete has a personal copy of his/her health insurance card with him/her at all times.

### **Insurance Coverage of Student-Athletes**

Flagler College Requires That All Students Have Individual Health Insurance. The student-athlete's individual health insurance should cover athletic-related injuries and will be considered the Primary insurance coverage for all athletic-related injuries. All student-athletes must complete a "Flagler College Sports Medicine Medical Insurance Information/Authorization Form" (located in the physical paperwork packet) and supply a photocopy (front & back) of their health insurance card and prescription benefits card on a yearly basis to be eligible for participation. The Flagler College Athletic Department provides a medical insurance policy for its student-athletes. **THIS POLICY, HOWEVER, IS SECONDARY TO, OR IN EXCESS OF, PERSONAL FAMILY MEDICAL INSURANCE COVERAGE**, and covers only injuries/accidents resulting from the direct participation in intercollegiate athletics during the dates of the primary competitive season and designated off-season conditioning sessions. Flagler College does not have the option of waiving the requirement of filing with your primary insurance.

Please Remember:

- Most employers' group insurance allows dependent coverage to be continued to age 25 if the dependent is a full-time student. Do not drop dependent coverage while your son or daughter is participating in collegiate athletics.
- Claims against your group insurance plan do not increase your individual insurance premiums.

### **Compliance with Insurance Company Requests**

It is the student-athlete's and his/her parent(s)/guardian(s) responsibility to understand the conditions that apply to their policy and to comply with any requests for information from the primary insurance company. Any delinquent bills resulting in bad credit due to non-compliance with insurance company requests may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s). In the event that a student-athlete

and/or his/her parent(s)/guardian(s) receives payment/reimbursement directly from their insurance company for athletics-related injury claims, the full account balance becomes the responsibility of the student-athlete and/or his/her parent(s)/guardian(s) until payment is turned over to the provider.

## **HMOs**

If a student-athlete's primary insurance coverage is through an HMO or managed care, Flagler College Sports Medicine strongly encourages the student-athlete and/or his/her parent(s)/guardian(s) to change the primary care physician (PCP) to a Flagler Hospital, Baptist South, or local physician in the St. Johns County area. This will allow the student-athlete to have a network of physicians in the local area, as well as avoid likely delays and/or an inability to receive medical care for athletic and non-athletic related injuries. A member of Flagler College Sports Medicine can assist in this process.

## **Insurance Policy Changes**

The Flagler College Sports Medicine Program must receive any changes to a health insurance policy within 30 days of the change. If proper notification is not received, the Flagler College Athletic Department may not be responsible for any delays in payment, collections notices, credit reports, etc. that occur.

## **Medical Bills**

In the event that a student-athlete/parent/guardian should receive a bill/statement for an injury that occurred as a direct result of participation in intercollegiate athletics at Flagler College, the student-athlete must submit the bill/statement to a Flagler College athletic trainer within 14 days of receipt. Bills not received in this time frame may be the responsibility of the student-athlete and/or the student athlete's parent(s)/guardian(s). The Flagler College Athletic Department 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. Please submit all correspondence to:

Flagler College Sports Medicine  
Attn: Athletics  
P.O. Box 1027  
St. Augustine, FL 32085-1027  
Phone: 904-819-6402  
Fax: 904-826-8500

## **Exclusions and Limitations**

The Flagler College Athletic Department's secondary medical insurance policy will not apply to the situations indicated below. This list is not all-inclusive.

- a) All illnesses or diseases; even if diagnosed and treated by our medical staff

- b) Pre-existing conditions
- c) Any injury that is NOT deemed accidental. If there is no accidental injury, there will be no benefits
- d) Out-of-season injuries
- e) Contact lens/glasses, lost or broken
- f) Damage to teeth that are not sound and natural, meaning that if there was any previous injury to that tooth at any time, coverage of further damage/injury will not be given

The Master Policy on file at Flagler College contains all of the provisions, limitations, exclusions, and qualifications of the Flagler College Athletic Department insurance policy, some of which may not be included in this letter. If any discrepancy exists between this letter and the Policy, the Master Policy will govern and control the payment of benefits.

### **International Student-Athletes**

In order to be enrolled in classes at any United States college or university, international students must prove that they have insurance that complies with standards set by the federal government. The Flagler College Sports Medicine Staff and Flagler College Business Office can assist the student-athlete with all insurance inquiries. If an international student-athlete is already covered by insurance that meets the requirements outlined by the Flagler College Business Office, the information should be in English and should clearly specify the amount, period, and type of coverage, the deductible, the company rating, any co-payments, exclusions, and the policy concerning pre-existing conditions. Furthermore, the international student-athlete must have the procedures for filing claims with the company. Failure to have this information could significantly delay medical care received.

### **Injury/Illness Reporting Procedures**

Any intercollegiate athletics participant who is injured must immediately report the injury to a member of the Flagler College Sports Medicine Staff. Costs pertaining to an injury not reported in a timely manner may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

A student-athlete is allowed a two-week period after the end of their competitive season, graduation, or termination from athletic participation to report any medical problems or arrange for follow-up care for a problem which resulted from athletic activity. Failure to do so within two weeks will release Flagler College Athletics from all financial responsibility for medical bills resulting from said injury or condition.

### **Non-Sport Related Injury/Illness Procedures**

The Flagler College Athletic Department will not assume any financial responsibility for injuries/illnesses/accidents not directly related to participation in intercollegiate athletics during the student-

athletes primary season or designated off season times. All non-sport related injuries/illnesses will be referred to Student Health Services.

### **"Out-of-town" Physical Therapy / Rehabilitation**

If a student-athlete must utilize an "out-of-town" rehabilitation facility, permission must be granted from the Head Athletic Trainer and/or her designee. Any referral to an out of town facility must come from a member of the Flagler College Sports Medicine Staff. If a student-athlete decides to utilize physical therapy/rehabilitation services without the authorization from a member of the Flagler College Sports Medicine Staff, the student-athlete and/or the student athlete's parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.

### **Physician Referrals/Consultations**

The Flagler College Sports Medicine Team includes physicians that are connected with Orthopaedic Associates of St. Augustine, The Florida Sports Medicine Institute, and Baptist Health Care of Northeast Florida. Members of the Flagler College Sports Medicine Staff will refer student-athletes to these providers, unless these physicians are not part of a student-athlete's primary insurance network. Student-athletes with HMO policies are strongly encouraged to have a local primary care physician (PCP), so that medical care can be arranged in a timely manner.

All student-athletes must be seen and evaluated by a Flagler College certified athletic trainer before a referral to a physician will be made. A member of the Flagler College Sports Medicine Staff must authorize and properly refer all student-athletes to see a physician or medical consultant, and/or for diagnostic tests. 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 Flagler College Sports Medicine Staff, the student-athlete and/or the student athlete's parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.

### **Orthopedic and/or Medical Second Opinions**

If a student-athlete and/or his/her parent(s)/guardian(s) desire another physician's opinion on an orthopedic and/or medical injury, a Flagler College certified athletic trainer will make arrangements for the second opinion with a qualified physician. If a student-athlete decides to see an orthopedic and/or medical physician without the authorization of a member of the Flagler College Sports Medicine Staff, the student-athlete and/or the student athlete's parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.

## Flagler College Team Physicians

Listed below is the contact information for Flagler College Team Physicians.

<p>Dr. James Grimes, M.D. Orthopaedic Associates of St. Augustine One Orthopaedic Place St. Augustine, FL 32086 904-825-0540</p>	<p>Dr. Tod Northrup, D.O. Florida Sports Medicine Institute 150 Southpark Blvd., Suite 102 St. Augustine, FL 32086 904-823-3764 or 888-404-2375</p>	<p>Dr. Ross Osborn, M.D. Baptist Primary Care 120 Gateway Circle, Unit 1 Jacksonville, FL 32259 904-824-4407</p>
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## Flagler College Sports Medicine Staff

Listed below is the contact information for the Flagler College Sports Medicine Staff.

<p>Jennifer Rinnert ATC, LAT Head Athletic Trainer P.O. Box 1027 St. Augustine, FL 32085-1027 Phone: 904-819-6402 Fax: 904-826-8500</p>	<p>Jim Simmons MA, ATC, LAT Assistant Athletic Trainer/ Strength &amp; Conditioning Coordinator P.O. Box 1027 St. Augustine, FL 32085-1027 Phone: 904-819-6361 Fax: 904-826-8500</p>	<p>Kirsten Schmeling ATC, LAT Assistant Athletic Trainer/ Fitness Center Coordinator P.O. Box 1027 St. Augustine, FL 32085-1027 Phone: 904-819-6493 Fax: 904-826-8500</p>
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