



# Muskegon Community College

221 South Quarterline Road ♦ Muskegon, MI 49442

**To:** The Parents of Muskegon Community College Athletes

**From:** Marty McDermott – Athletic Director

We are extremely pleased to have your son/daughter as a student athlete here at Muskegon Community College and we hope that he/she will achieve academic, social, and athletic success. Please take a few minutes to look over the following important information. If you have any questions or concerns regarding this information please feel free to contact the Athletic Department at 231-777-0381.

## **PHYSICAL EXAMS AND CLEARANCE TO PARTICIPATE**

All Students wishing to participate in intercollegiate athletics at MCC must first pass a physical examination and provide all required documentation prior to any participation or practice. Each student-athlete must have a complete approved physical exam with a medical history on file in the Athletic Office before participating in an intercollegiate sport. Approval for participation is based on a thorough review of the student-athlete's health status. The decision on physical qualifications or reason for rejection is the responsibility of the physician who performs the physical. **However, the athletic trainer and/or team physicians have the final authority regarding participation subsequent to an injury or illness.**

## **ONE FIRM STATEMENT**

The NJCAA discourages Muskegon Community College from providing coverage or paying the bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate sports program. **This includes pre-existing conditions and non-athletic injuries.**

## **INSURANCE COVERAGE**

The athletic insurance at Muskegon Community College provides **secondary insurance coverage** for your son/daughter for accidents while participating in the play or official team practice of intercollegiate sports, including sponsored and authorized team travel. An injury is defined as an unexpected, sudden and definable event which is the direct cause of bodily injury independent of any illness, prior injury or congenital predisposition.

**Coverage is not provided for medical expenses resulting from illness, disease or conditions unrelated to accidental bodily injury.** Pre-existing conditions, out-of-season injuries, injuries that occur in-season but not as a direct result of competition or supervised practice (ex. In PE class, during Intramurals, etc...) and routine medical care (ex. health care, eye care, dental care etc...) are not covered. **In addition, the following are not covered by secondary insurance:**

- Treatment, services or supplies which are not medically necessary, are not prescribed by a doctor as necessary to treat an injury, are determined to be experimental or investigative in nature, and/or are not specifically listed as covered charges in this policy.
- Treatment of illness, disease or infections.
- Treatment of Osgood-Schlatter's disease, appendicitis, osteomyelitis, pathological fractures, congenital weakness, TMJ, fainting, headaches, boils, spondylolysis, osteochondritis dissecans, infections, detached retina unless directly caused by injury, or mental or nervous disorders whether or not caused by injury.
- Orthotics.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis, and heat exhaustion not related to a specific injury.

## **CLAIM PROCEDURE**

All medical bills for your son/daughter incurred as the result of an accident in the intercollegiate sports program will be sent directly to your son/daughter or to your home address, unless the college has instructed the medical vendors otherwise. In some cases the athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the bill incurred to be sent.

- A. Submit the bills incurred to your family, employer group coverage or plan first. They will do one of two things:
  - 1. Honor the claim and pay all or a portion of the bills incurred.
  - 2. Not honor the claim and send you a letter of denial. An example might be that your son or daughter is no longer part of your group policy after attaining a certain age.
- B. If there remains a balance after your family/employer group insurance or plan has contributed towards the claim, send the EOB (evidence of benefits) from your insurance company and a copy of the itemized bills incurred to the athletic department. If you receive a letter of denial from your family, employer group insurance or plan administrator, then send the letter of denial and a copy of the bills incurred to the athletic department. If no coverage is available a letter from your employer with verification will be necessary.
- C. If the bills incurred and not paid by the family, employer group insurance or plan are large enough, the claim will be sent from the athletic department to our insurance carrier's office, which is in Kalamazoo, Michigan for processing. If they need any additional information, please cooperate with them and they will process the claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.
- D. Please note: If the primary family coverage is through an HMO or PPO you must follow the proper procedures required by your plan in order for the college's insurance to satisfactorily complete its portion of the claim. This is especially important if your plan required pre authorization to have your son/daughter treated if out of your plan's service area.

#### **SUBMITTING CLAIMS TO MUSKEGON COMMUNITY COLLEGE**

To pay the balance of a bill after the primary insurance company has paid their portion, the student-athlete must submit the bill to the Athletic Office along with a copy of the EOB (explanation of benefit) from their insurance company showing that the personal insurance has already paid its maximum. Bills should be mailed to:

**Athletic Office – Attn: Insurance  
Muskegon Community College  
221 S. Quarterline Rd.  
Muskegon, MI 49442**

**If you have any questions please call the Athletic Office at 231-777-0381.**

#### **SERVICES**

The athletic training program at Muskegon Community College works under the direct supervision of Medical Director and Team Physician Martin M. Pallante, MD. Dr. Pallante is a fellowship trained sports medicine orthopedic specialists. If a student-athlete is injured while participating in a supervised intercollegiate athletic activity they will be evaluated by the licensed athletic trainer, provided with immediate care and when necessary referred for follow-up care. The athletic training staff at Muskegon Community College consists of licensed athletic trainers from Mercy Health Partners Sports Medicine, athletic training students from Grand Valley State University and MCC student assistants.

Licensed Athletic Trainers (A.T.'s) are professionals who specialize in athletic health care. They work under the direction of a physician and have extensive education and experience in injury prevention, assessment, care, and rehabilitation. Licensed A.T.'s must complete a Bachelor's Degree program from an accredited institution. They must pass a National Certification exam administered by the Board of Certification, Inc. to be eligible to apply for licensure to practice Athletic Training in the State of Michigan. Like all health care professionals, they are required to keep current in their professions by completing continuing education units (CEUs) on a regular basis. The licensed A. T.'s and team physicians will work together to provide superior athletic health care to the student-athletes of Muskegon Community College.

The team physicians have a large network of medical consultants and specialists at their disposal. If a student-athlete requires referral to a specialist, this consultation will be arranged by the licensed athletic trainer or team physician. **If, for any reason (other than a life-threatening emergency) a student-athlete seeks treatment for an athletic injury and/or goes to a doctor or hospital without prior approval of the licensed athletic trainer or team physician, then the student-athlete and his or her family may be responsible for all fees incurred.**

### **MEDICAL FACILITIES**

The athletic training room is located in room 902 which is on the north end, lower level of Bartels-Rode Gymnasium. It is the main source of medical care for student-athletes during their competitive season. The local hospital is Mercy Health Partners, which includes the Mercy and Hackley campuses, and should only be used when the licensed athletic trainer is not available in person or by phone. The hospital is also used for physician referral, diagnostic tests, surgeries, emergencies, etc.

### **ATHLETIC TRAINING ROOM HOURS**

The athletic training room is generally open between 2:00 and 5:00 pm during the academic school year, although these hours may vary slightly depending on the sport season and practice schedules. Hours of operation will be posted on the training room door. The phone number to the training office is (231) 777-0409.

### **INJURIES**

All injuries should be reported to the athletic training staff as soon as they occur. The licensed athletic trainer will evaluate the injury and take appropriate action in regard to treatment or referral. ***Muskegon Community College provides secondary insurance coverage for athletic injuries resulting from accidents that occur during competition and supervised practice. It is extremely important for student-athletes to report injuries to the licensed athletic trainer...seeking medical treatment without prior approval from either the licensed athletic trainer or the team physician may result in loss of insurance benefits.*** Please see **INSURANCE** section for detailed information regarding MCC's athletic accident insurance policy.

### **OUT-OF-SEASON INJURIES**

If the student-athlete suffers an injury during an out-of-season competition or practice then the student-athlete is responsible for any and all costs incurred in the treatment of that injury. Student-athletes are not required to check with the athletic training staff prior to receiving treatment for an injury that occurs out-of-season, however, the athletic training room and its services are still available for use during the academic year. The licensed athletic trainer and team physicians will always be available for consultation about personal problems and to provide treatment and rehabilitation for injuries that occur during in-season play.

### **EMERGENCY TREATMENT**

In the event of an emergency, or if the injury appears life threatening the student-athlete should go directly to an emergency room. If the athletic training room is closed and the injury needs immediate attention but it is not an emergency or life threatening, please contact the licensed athletic trainer by phone. If the trainer is unavailable by phone the student-athlete should seek care at the nearest hospital or urgent care clinic. The licensed athletic trainer should be notified of the situation as soon as it is possible.

**Parents should retain this letter for future references. In addition we ask that you complete the Student-Athlete Insurance Statement (front and back) in detail and return it to us prior to any athletic participation. No Student-Athlete will be allowed to participate in any practice or games until all forms are filled out to the satisfaction of the Athletic Department. Your cooperation in this important area will help make this program successful in minimizing delays and accomplishing the purpose for which it is intended.**