General Insurance Information for Parents and Student-Athletes

The changing climate of health care is a concern to members of the SUNY Oswego community. As a result, the university has adopted a policy mandating that all full-time graduate and undergraduate students have medical insurance. Students will be required to either purchase the SUNY Oswego Student Health Insurance Plan offered through the SUNY Oswego Auxiliary Services or demonstrate that they have their own coverage that will perform effectively.

The policy arranged by the university is designed to meet the needs of students and it will supplement the services available at the Mary Walker Health Center. For more information on the Student Accident and Sickness Insurance use the following link:

HTTP://www.oswego.edu/administration/auxiliary_services/accounting_administration/insurance.html

In regards to Student-Athletes, the NCAA specifically requires that all team participants be insured. Athletes must be enrolled in an insurance plan that will pay for athletic injuries and related costs up to $90,000. The NCAA offers an accident insurance program that will pay for athletic injuries and related costs over $90,000.

The Student Accident and Sickness Insurance offered by the college includes coverage for Student-Athletes that will pay for athletic injuries and related costs up to $90,000. In addition, if an International Student-Athlete is enrolled in the SUNY-wide International Student Insurance, the Athletic Department will purchase the SUNY Oswego Student Health Insurance plan for those students that will include coverage for injuries and related costs sustained while practicing or participating in NCAA team sports up to $90,000.

Students who are not covered by the Student Accident and Sickness Insurance or the SUNY-wide International Student Insurance will need to have their own insurance to satisfy the NCAA requirement for coverage to pay for athletic injuries and related costs up to $90,000.
FAQs

Q: How does the student athlete arrange for proper care or obtain insurance information related to Intercollegiate sports injuries when necessary?

A: The Athletic Department has three full time Athletic Trainers who are certified to work with athletes and their injuries, and they are well versed in our insurance program. All referrals to doctors and paperwork for claims should be done in concert with our Trainers. They will coordinate efforts with the Mary Walker Health Center to insure proper care for the athlete and our insurance carriers for prompt processing of claims. Note that any student that has an urgent need for emergency care should contact emergency services or the hospital. Once the emergency has been addressed, the trainers and health center will be available to assist with insurance and documentation matters.

Q: If I am an athlete, do I need to buy the College’s Insurance plan?

A: You are required to either: 1) purchase the SUNY Oswego Student Health Insurance Plan which includes coverage of intercollegiate athletics, or 2) demonstrate that you have effective coverage of your own that meets the NCAA requirements. If you purchase the SUNY Oswego Student Health Insurance Plan, you will be covered for athletic injuries up to $90,000. If you exhaust this $90,000 limit, then the NCAA program will provide additional coverage.

Q: If I buy the SUNY Oswego Student Health Insurance Plan, how will co-pays and deductibles work for athletic injuries?

A: When being treated for intercollegiate sports injuries, the SUNY Oswego Student Health Insurance Plan deductibles or co-pays will apply. It is designed to work seamlessly to cover reasonable & customary charges up to $90,000 which is when the NCAA coverage attaches. Again, this coverage does not apply to you unless you purchase the main insurance policy offered through the SUNY Oswego Auxiliary Services office.

Q: How do I arrange to purchase the SUNY Oswego Student Health Insurance Plan?

A: All full-time undergraduate and graduate students are automatically enrolled in the SUNY Oswego Student Health Insurance Plan, and only those students that have their own adequate health coverage can waive the requirement. If you have any questions related to the SUNY Oswego Student Health Insurance Plan, then please contact Michael Flaherty, SUNY Oswego Auxiliary Services, 315-312-2106. E-mail: michael.flaherty@oswego.edu
FAQ’s continued

Q: If I am an International Student Athlete, then how do the insurance plans apply to me?

A: The SUNY System requires all international students to participate in a mandated insurance program. For more information on this plan, contact Ms. Jo Ann Richardson, International Student and Scholar Services, 102 Sheldon Hall State University of New York at Oswego. Phone: 315-312-5775, Mon-Fri 8:00AM - 4:30PM.

Q: Are there any considerations for Canadian students?

A: It is notoriously difficult to coordinate benefits and payments if Canadian providers are involved in your treatment. We strongly encourage students to contact Austin & Co, (our insurance advisor) early in the treatment process to assist in coordinating coverage if you are using a Canadian healthcare provider.

Q: Who can we contact for claim assistance related to the SUNY Oswego Student Health Insurance Plan including the Athletic coverage?

A: There are a number of resources available to help you submit a claim. If you are enrolled in the SUNY Oswego Student Health Insurance Plan, then please note the information link to the plan brochure here:

http://www.oswego.edu/administration/auxiliary_services/accounting_administration.html

Both the Athletic Trainers and the staff at the Student Health Center on campus are well acquainted with these programs and they can assist you. The Athletic training staff may be reached as follows: Michael Frawley, Head Athletic Trainer, 315-312-2511, michael.frawley@oswego.edu or Elise Fitzsimmons, Assistant Athletic Trainer, efitzsimmons@oswego.edu, 585-749-2173. Also, our insurance advisors are available to assist you and your providers. For claim assistance, please contact Katrina Papa, Claims Specialist with Austin & Co., Inc. Katrina may be reached at kpapa@austin-co.com, direct phone: (518) 431-7074.

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