



CARTHAGE COLLEGE MEDICAL CONSENT AND MEDICAL INSURANCE AGREEMENT

Medical Consent Authorization

I hereby grant permission to the Carthage College Athletic Training Department Staff, Team Physicians and Consultants to render myself, and/or son/daughter, any treatment or medical care deemed reasonably necessary. This includes preventative care, first aid, diagnostic testing, rehabilitation, emergency treatment, and/or hospitalization.

Printed Name of Student Athlete

Signature of Student Athlete

Date

Medical Insurance Agreement

Carthage College provides **excess athletic accident coverage** for all student-athletes participating in intercollegiate athletics. An accident 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 disposition. 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 that are not directly related to competition or supervised or routine medical care are not covered. **Students must maintain primary insurance that covers intercollegiate athletics and is applicable to coverage in the state of Wisconsin.** Government provided plans are not accepted. A copy of the insurance card (front and back) needs to be on file.

In the event an athletic claim is filed, the procedures listed below must be followed to ensure excess coverage through Carthage College.

- Carthage Athletic Trainer must perform initial evaluation and student-athlete must comply with treatment.
- All non-emergency injuries are to be treated on-site for 72 hrs before referral or second opinion.
- If a student-athlete is accidentally injured during competition or supervised practice and generated medical expenses associated with the accident, all claims must first be filed with their primary insurance company.
- If a balance remains after the personal insurance company has paid its maximum, that balance can be submitted to the school's insurance company. It is the student athlete's responsibility to give the Carthage insurance information to all of his/her medical providers.
- If the expense is covered, the school's insurance company will pay the balance of the eligible medical expenses up to the maximum of the policy after the \$500 deductible is met.
- If the primary coverage is through an HMO or PPO, it is the responsibility of the student-athlete to follow the proper procedures required by that plan in order for the school's insurance to satisfactorily complete its portion of the claim.

I, the undersigned, understand the terms of this Medical Insurance Agreement.

Printed Name of Student Athlete

Signature of Student Athlete

Date

Printed Name of Policy Holder/Parent

Signature of Policy Holder/Parent

Date