

UC BERKELEY ATHLETIC INSURANCE PROGRAM
Questions and Answers for Parents about Health Insurance

1. What must my son or daughter do in order to be sure that the university will pay for his or her medical care related to an eligible athletic injury?

To ensure coverage, all services must be coordinated and approved by the university's sports medicine staff. Your son or daughter should contact a staff athletic trainer in order to begin this process. In the case of an emergency, your son or daughter should go directly to the nearest emergency room and then contact a staff athletic trainer as soon as possible afterwards. Please note that, except in an emergency, we cannot cover medical services that have not received prior authorization by our sports medicine staff.

2. What will the university's athletic insurance cover?

The university can cover medical services that have been pre-authorized and are related to injuries that occurred in an organized, supervised athletic workout or intercollegiate competition for which the student-athlete is representing Cal Athletics, for a period starting on the date of the injury and extending for a minimum of two years following your son or daughter's graduation or separation from UC Berkeley. After two years, we can continue to offer coverage for a period ending *four* years after their graduation or separation from UC Berkeley, or until the their 26th birthday, whichever comes first. We cannot cover injuries or illnesses unrelated to participation in our programs, nor can we cover injuries that occurred *before* your son or daughter began participation in our programs. Finally, we cannot offer coverage for services that occur after your son or daughter transfers their participation to another athletic institution.

3. What happens if my son or daughter is also covered by a private insurance policy through a parent or employer?

The university's athletic insurance policy provides "excess-only" coverage. This means our insurance can only pay for a medical service after the bill for that service has been submitted to and considered by the other insurance policy that covers the student. Once all other insurance policies have paid or denied the claims for an eligible athletic injury, we are generally able to pay 100% of the co-payments and deductibles from the other policies. Please be aware that, unlike auto insurance, making claims against a health insurance policy generally will not affect your premiums. We strongly recommend that you maintain that coverage as long as the policy permits.

We need a copy of the front and back of all valid insurance cards on file at all times. If you change personal insurance, please fax us or bring us a new copy ASAP (Fax, 510-643-0792)

4. Why does my son or daughter need to be covered by a health insurance plan? Won't the athletic insurance policy cover him or her without one?

Because the athletic program is only able to cover authorized treatments of sports injuries sustained while participating in our programs, it is important that your son or daughter also be covered by a policy that will pay for treatment of illnesses and injuries that are not related to athletic participation. As a condition of enrollment, the university requires that all students be covered by a major medical health insurance plan.

5. How can my son or daughter purchase insurance if he or she is not covered by a parent's policy?

All students at Berkeley are eligible to purchase the UC Berkeley Student Health/Dental Insurance Plan (Berkeley SHIP). Your son or daughter will automatically be enrolled in SHIP unless he or she files a waiver form indicating that he or she is covered by another insurance plan that meets the University's minimum requirements. This waiver can be found at <https://uhs.berkeley.edu/ship>. If you choose to enroll in SHIP, this insurance will appear on his or her CARS tuition bill each semester. For more information about the SHIP program, its costs, and its benefits and restrictions, please contact the SHIP Office at (510) 642-5700, or visit <http://uhs.berkeley.edu/students/insurance>.

6. What are the advantages of carrying SHIP insurance *in addition* to our private insurance?

SHIP is affordable and convenient, and is an excellent supplement to insurance you already have. If labs or tests are needed, it can sometimes be difficult to obtain prompt care through the private insurances. If a service is performed at the University Health Services on campus (Tang Center), students with SHIP pay only 10% of costs, with UHS billing SHIP for the rest. For example, if your son or daughter needs lab tests drawn, he or she could conveniently have them drawn at UHS rather than going to an outside lab as dictated by the private insurance. SHIP also provides 100%

emergency and hospital coverage after a \$100 copay, 90% coverage for specialist referrals (many of who come to UHS to see students), mental health coverage, and a prescription plan with no maximum benefit. Lastly, many insurance carriers do not have adequate coverage for non-emergency care when a student is away from home. SHIP members are backed by the Anthem network of providers and are covered for non-emergencies both nationally and internationally.

7. How can my son or daughter waive out of the SHIP program?

You can complete the waiver online at <https://uhs.berkeley.edu/insurance/waiving-ship>. If your son or daughter is covered under another health insurance plan, your son or daughter must complete this waiver in order to be waived from the SHIP program. The student must file a new waiver each year. The SHIP office at (510) 642-5700 can answer any questions you have about the health insurance fee waiver program.

8. What should my son or daughter know about his or her health insurance plan?

Whether your son or daughter is covered by SHIP or by a private insurer, it is important that your student knows what he or she needs to do in order to get medical care. Below is a list of things to discuss with your son or daughter. Your health insurance plan's customer service department should be able to provide you with this information.

a) Does your plan require pre-authorization of services?

Many plans require that you get pre-authorization for any service in order for it to be covered. It is important that your son or daughter knows who to call for pre-authorization.

b) Does your plan restrict what doctors or providers your son or daughter sees?

Most plans only pay their highest level of benefits when you see doctors who are affiliated with their plan. Some, such as Kaiser, will only cover services provided in their own facility. It is important that your son or daughter know whom he or she can see for services.

Many Health Maintenance Organizations (HMOs) require that their members begin all non-emergency service with a designated "Primary Care Physician" (PCP). If the PCP is not located in the Bay Area, it will be difficult for a student to get care. We **strongly** advise switching your son or daughter's PCP to a physician who is near the Berkeley campus. **For a list of primary care physicians in the local Berkeley area, email sportsmedicine@berkeley.edu or call 510-642-4878.**

c) Does your son or daughter's eligibility for coverage end at a certain age?

Most students lose their eligibility to be a dependent on their parents' plans in their mid 20's. If your son or daughter is dropped from your coverage, he or she can enroll in the SHIP plan, but to ensure full benefits, he or she must join SHIP within 30 days of losing private coverage. Contact the SHIP office at (510) 642-5700 for information about enrolling in SHIP in this situation.

Your health insurance plan may require that you send them verification of your son or daughter's enrollment at Berkeley. This verification can be obtained from the Office of the Registrar at (510) 642-5990.

d) Does your health plan provide its member with an identification card?

Virtually all health insurance plans provide their members with identification cards. To be prepared for a medical emergency, it is **very important** that your son or daughter carry their insurance identification card at all times.

9. What can I do to speed up processing of medical claims?

In addition to making sure that your son or daughter understands his or her health insurance, it is also important that you provide us with information about this insurance. *Please take the time to fill out the attached forms and return them to our office one month in advance of your son or daughter starting with an IA Athletic Team.* We must receive this form in order for your son or daughter to participate in our athletic programs. *You will be asked to complete a copy of this form each year to ensure that information available to the Sports Medicine staff is current.*

If you receive medical bills related to a Cal Athletics injury, please send them in with your student athlete (to their Athletic Trainer) or fax them to 510-643-0792. We can't assist in bill payment if we do not have the bill.

10. What should I do if I receive a bill for medical services or have any questions about the Athletic Health Insurance Program?

For questions about authorizations or medical care, please contact:

Cal Sports Medicine	
Administrative Assistant	Phone: (510) 642-4878
2222 Bancroft Way	Fax: (510) 643-9790
Berkeley, CA 94720-4300	Email: sportsmedicine@berkeley.edu

For questions about billing or insurance coverage, please contact:

Athletic Billing Coordinator	Phone: (510) 642-8640
2222 Bancroft Way Room 3200	Fax: (510) 642-9119
Berkeley, CA 94720-4300	Email: sportsmedicine@berkeley.edu

These pages provide general information about the University's Athletic Insurance Program.

A complete description of the university's policy is on file in the Student Health Insurance Office.

Cal Athletic Primary-Care Provider List

If you have an HMO plan (Blue Cross, HealthNet, PacificCare) we strongly advise switching your son or daughter's primary care physician (PCP) to a physician who is near the Berkeley campus. Please see list for suggestions. If you have an out-of-state or Southern California Kaiser medical record number, please obtain a Northern California Kaiser medical record number by calling 800-464-4000. Please note the phone number and email for the Sports Medicine Administrative Assistant below. Be sure to call when you can provide the name of the new primary care physician, or the new Northern California Kaiser Number, if you have established either of these, so that we are aware of them and can be ready to assist the student athlete if the need arises.

Failure to switch to a new PCP in the Berkeley area or to obtain a Northern Kaiser number may result in a delay in the authorization and scheduling of appointments and tests. Also, once your son or daughter has identified a new PCP, it is highly recommended that an appointment is made to establish a chart with the new physician, so future medical care can be easily facilitated.

Steps to switching your student athlete's PCP:

1. Check with your insurance company to ensure the physician you choose is covered by your insurance policy. Then transfer to new physician.
2. Indicate the change of PCP by faxing us an updated card at 510-643-0792 (be sure to include your student athletes name and sport on the fax) or call our Athletic Billing Coordinator at 510-642-8640.

For a list of suggested Primary Care Physicians near the Berkeley campus, email sportsmedicine@berkeley.edu or call 510-643-4801.

For any general questions about authorizations or medical care, please contact:

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Administrative Assistant	Phone: (510) 642-4878
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