

IHSA giving high schools the chance to buy concussion insurance for their athletes



Hinsdale Central and Hinsdale South are both members of District 86, where administrators have said they have no plans to provide concussion insurance. (Steve Johnston/Pioneer Press)

By **Dan Shalin**
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For high school athletes and their loved ones, concussions can bring a fear of the unknown.

How many blows are too many? What are the short-term financial costs of treatment? What are the long-term costs of returning to action before the brain has healed?

In an attempt to assuage the monetary concerns, the [IHSA](#) is in the process of making concussion insurance available to its member schools beginning in the 2018-19 school year.

Schools will be offered the opportunity to purchase this insurance at the rate of \$1.50 per athlete regardless of how many sports each athlete plays. The insurance will only be available on a school-by-school basis, and not to

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Craig Anderson, executive director of the IHSA, emailed athletic directors with information about the concussion insurance during the last week of March.

"This is another tool to provide peace of mind and provide a barrier against serious injury," said Darren Howard, the lead athletic director for Oswego Community Unit School District 308 and the person who first contacted the IHSA and suggested it offer concussion insurance.

The policy, which is called the HeadStrong Concussion Insurance Program and is sold by Kansas-based Dissinger Reed, provides accident medical concussion coverage, including neurological follow-up, according to the company website.

The HeadStrong policy requires a minimum of 3,500 student-athletes, covers medical bills up to \$25,000 per injury for concussion-specific care for 12 months after the injury and requires no copays, deductibles or out-of-pocket costs for the parents, according to Dissinger Reed owner and CEO Christian Reed.

He said that the insurance covers injuries suffered in school-organized and school-sanctioned competitions or practices for IHSA-sanctioned sports.

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If a family has a \$10,000 deductible, we would pay up to that point where the private insurance picks up.

— Christian Reed, owner and CEO of Dissinger Reed

"If there is a severe concussion in the middle of a game, we cover everything from that point forward: the ambulance ride to the hospital, an overnight stay, monitoring, follow-up care and doctors appointments. All that is covered," Reed said.

He added: "We don't dictate whom they see, or how many times. If it's medically necessary, our policy will pay."

The policy serves as secondary insurance if a family has insurance, and the primary policy if it does not.

"If a family has a \$10,000 deductible, we would pay up to that point where the private insurance picks up," Reed said.

While well-intended, concussion insurance would be redundant, according to several public high school athletic directors in the Pioneer Press coverage area.

Many athletes are covered under their parents' insurance plan. Most schools and districts also have secondary or supplemental plans — some of which are provided, while others must be purchased — for students without insurance or gaps in their primary coverage.

Karen Warner, director of communications for Hinsdale High School District 86, which operates Hinsdale Central and Hinsdale South, said in an email that the district "already offers insurance, so we do not intend to offer this new (concussion) insurance at this time."

District 86 chief financial officer Josh Stephenson said the district pays for an additional policy for student accidents, which covers injuries to athletes. Stephenson said this type of insurance is likely common at suburban schools.

Anderson said there may be cases where a school's secondary insurance does not cover the high deductible or copay of a family's primary insurance.

"What is unique about the HeadStrong insurance coverage, is that this will cover anything not covered by a primary insurance, particularly deductibles," Anderson said.

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If it's reasonable (in cost) and can supplement peoples' insurance, then I think it's something we would entertain.

— Bob Carlson, Guerin athletic director on the HeadStrong Concussion Insurance Program

Private schools are one possible market for concussion insurance. Guerin athletic director Bob Carlson said he was interested in learning more about HeadStrong.

Carlson said every athlete at the River Grove school must show proof of family health insurance. But unlike the big public schools, Guerin does not offer secondary coverage.

"I definitely would like to hear about (HeadStrong)," Carlson said. "If it's reasonable (in cost) and can supplement peoples' insurance, then I think it's something we would entertain."

The IHSA has asked schools to decide if they want to purchase HeadStrong by May 15, according to IHSA spokesperson Matt Troha.

Glenbrook North athletic director John Catalano, the president-elect of the Illinois Athletic Directors Association, said that while schools in conferences like the Central Suburban, Mid-Suburban and North Suburban may not have a need for concussion insurance, there likely still is a place for the HeadStrong program in other parts of the state.

"Sometimes, I think we think too much about our part of the state, the Chicago area, the Chicagoland suburbs," Catalano said. "One of the things I've grown to appreciate is how diverse the state of Illinois is, the differences in the sizes of schools, the different athletic departments across the state."

There is another factor driving high school sports associations to champion concussion insurance — fear of class-action lawsuits.

In 2015, a Cook County judge dismissed a lawsuit aimed at forcing the IHSA to change how it deals with concussions. The judge said the issue should be dealt with in the state legislature.

There also have been concussion-related lawsuits against the NFL, the NCAA, college athletic conferences and the Pennsylvania Interscholastic Athletic Association.

The Wisconsin Interscholastic Athletic Association purchased HeadStrong insurance for all of its student-athletes in grades 6-12 at no cost to the athletic departments or student-athletes.

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It's good and right and it's benevolent to take care of young people, and it's what we in education are charged with doing.

— Dave Anderson, Wisconsin Interscholastic Athletic Association executive director

WIAA executive director Dave Anderson, who is not related to Craig Anderson, said protecting his organization's business interests was a motivation for purchasing concussion insurance.

"It's good and right and it's benevolent to take care of young people, and it's what we in education are charged with doing," Dave Anderson said of the concussion insurance.

He added: "(Also) you can go back 30 years, and we have a history, timeline and record of offering coaches direction (on how to deal with head injuries). I believe that providing this additional level of care, so that young people can be seen, cleared, screened and approved (to play after suffering a possible concussion), is another argument that might be used to defend the organization when that need arises. In the long-term, that will protect the WIAA."

If not for the WIAA, it's possible the IHSA would not be offering HeadStrong next year.

Howard, who oversees athletics at Oswego and Oswego East high schools and five junior highs, was reading Coach & Athletic Director magazine in the fall of 2017 when he came across a blurb about the WIAA becoming the fourth state athletic association in the U.S. to provide concussion insurance to 100 percent of its student-athletes. Now, a total of six state associations have HeadStrong for all student-athletes.

Howard was the athletic director and boys basketball coach at Immaculate Conception — now called IC Catholic — from 2003-12. He said he had heard stories of parents of high school athletes, not necessarily in his district, getting blindsided when injury-related medical care for their children turned out not to be covered, or not fully covered, by existing insurance policies.

In an effort to prevent such occurrences, and to help ensure there are no financial barriers in the way of high school athletes seeking concussion care, Howard said he contacted Craig Anderson to find out if Illinois could adopt a similar concussion insurance program.

"My first thought was, 'This is an opportunity for a family to have coverage for such a low amount of money, and it can give them some peace of mind.' I thought, 'That's fantastic,'" Howard said.

At a rate of \$1.50 per student-athlete, the WIAA pays approximately \$121,000 annually for concussion insurance. Dave Anderson said the federation pays for the coverage with state tournament gate receipts and corporate sponsorship dollars.

This is the first year the WIAA has had concussion insurance and there have been 101 claims, according to Dave Anderson. He said the insurance has resulted in \$30,000 in preferred-provider savings and paid out in excess of \$25,000 through Jan. 31.

"It has helped 101 kids and 101 families to fill in the holes," Dave Anderson said.

Craig Anderson said the IHSA does not have the budget to purchase the insurance for the schools.

In the meantime, the IHSA will follow the model of the Missouri State High School Activities Association, which governs high school athletics in that state.

The MSHSAA is in its second year of offering HeadStrong on a per-school basis, and there appears to be more interest in the insurance among rural schools, according to Jason West, communications director for the association.

"It's mostly out-state schools and a few metro-area schools (that are participating)," West said. "In rural areas, they may not have a lot of industry, and (many families don't have) added (insurance) benefits to their jobs. We have a number of schools where maybe it encompasses an entire county, and in those areas, you have a lot of farming and family ranches, and things like that, and there may not be the various options (for insurance)."

West said the fear of exorbitant medical bills could lead young athletes in these areas to refrain from seeking diagnoses and treatment for head injuries. That would just add another risk factor in places where high schools may already lack dedicated athletic trainers, and top medical facilities may be many miles away.

West said 166 schools in Missouri have purchased HeadStrong for their student-athletes. The MSHSAA has 739 member junior high and high schools, including 590 high schools, according to its website. He was not able to offer the specific breakdown of rural versus metro schools participating in the program, but said participation in the program has increased in its second year.

Catalano said concussion insurance came up briefly during a meeting of Central Suburban League athletic directors March 8, and that the topic also likely will be discussed when a few hundred of the state's athletic directors meet for a conference in Peoria in early May.

Catalano said many athletic directors likely still have to familiarize themselves with the details of concussion insurance.

Howard said athletic directors should avoid rushing to judgment on the insurance and might want to take the time to review the coverage offered to their student-athletes.

"Some (athletic departments) don't completely understand what insurance covers and does not cover for their student-athletes as it pertains to concussions," he said.

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