

Dissinger Reed

COVID19 Response

COVID19 Response, Repercussions and answers to your Athletic Insurance and Student Health Insurance Plan (SHIP) programs

In response to the growing questions, concerns and expenses caused by the COVID19 Pandemic, Dissinger Reed wanted to specifically address how the NCAA guidelines may directly affect your institutions athletic insurance coverage and/or Student Health Insurance Plan (SHIP) coverage. As you are now well aware the NCAA Board of Governors (BOG) released specific COVID19 guidelines that state **member schools, in conjunction with existing insurance standards, must cover COVID19 related medical expenses for student athletes to prevent out of pocket expenses for college athletes and their families.** In order to comply with the NCAA guidance for Fall activity, preseason, regular season and post season competition, our institutions and conferences must adhere to these specific requirements:

<http://www.ncaa.org/about/resources/media-center/news/board-directs-each-division-safeguard-student-athlete-well-being-scholarships-and-eligibility>

https://ncaaorg.s3.amazonaws.com/committees/ncaa/exec_boardgov/2020-21BOG_RequirementsFallChampionships.pdf

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While there is no simple solution to meet these NCAA guidelines, Dissinger Reed has compiled numerous questions and answers that will hopefully assist you while navigating your athletic insurance and Student Health Insurance Plan (SHIP) inquiries:

1. **Does our institutional secondary athletic insurance policy cover COVID19 medical costs associated with participation in a covered Sport?**

No. Secondary Accident Medical policies do not provide benefits for illness/sickness (COVID19) related claims, regardless of their origin. This is a State Department of Insurance regulation and is not avoidable. Therefore, it would not matter if a local health official was able to “reasonably believe” that the student-athlete contracted COVID-19 as a result of their participation in intercollegiate athletics (which would be impossible).
2. **How will the NCAA Catastrophic insurance policy respond to a COVID19 related claim?**

As we first communicated on August 7th after speaking directly with the NCAA, they confirmed the NCAA Catastrophic insurance plan (\$90,000 deductible) will continue to exclude any illness/sickness claim (including COVID19).
3. **How will other “Valid and Collectable” insurance play a part in our institutional COVID19 related expenses?**
 - a. **Individual major medical insurance** from the student athlete or parents (BCBS, Aetna, United Healthcare, State Medicaid, etc.) are all required to pay for COVID related expenses (including symptomatic, exposed or medically necessary testing) as part of the Families First Coronavirus Response Act (FFCRA).
<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>
 - b. **Student Health Insurance Plans (SHIP)** would also fall under the same FFCRA requirements as major medical plans and are required to pay for COVID related expenses as any other sickness. These plans are the most comprehensive in covering medical benefits as well as COVID treatment at this time.
 - c. **International Student/Athlete Policy** – International student policies are not subject to the FFCRA guidelines, but if your institution is already offering an international only policy through Dissinger Reed, all policies we provide DO COVER COVID-19 subject to the policy provisions and benefits (deductible, co-pay, coinsurance, medical maximums).

Please note, if your international insurance plan you are offering for 2020-21 excludes pre-existing conditions and the student athlete contracted COVID prior to the plans effective date it would not be covered.

- d. **Short-Term Medical "STM" Plans** are not subject to the FFCRA guidelines as they are not Affordable Care Act (ACA) compliant. That being said, the STM plans Dissinger Reed currently provides WILL COVER COVID related medical expenses – subject to the policy provisions and benefits (deductible, co-pay, coinsurance, medical maximums). And, important to note that ALL short-term medical plans exclude pre-existing conditions so these plans would need to be purchased prior to the contraction of COVID.

4. Will TRICARE cover COVID19 related claim expenses?

TRICARE will waive copayments and cost-shares for approved SARS-CoV-2 diagnostic testing and office visits related to the testing. If you paid any copayments for testing related to COVID-19 and the resulting office visit with a network or non-network provider, you may [file a claim for reimbursement](#).

5. We have numerous student athletes on State Medicaid. Will these plans provide COVID19 coverage?

In most cases, Yes. Medicaid programs are run by the individual state and the federal government which means benefits may vary by State. See Medicaid Fact sheet:

<https://www.medicaid.gov/resources-for-states/disaster-response-toolkit/coronavirus-disease-2019-covid-19/index.html>

6. Would our institution be responsible for all uninsured student athlete medical costs?

By way of the NCAA guidelines, Yes. "Member schools, in conjunction with existing insurance standards, must cover COVID-19 related medical expenses for student-athletes to prevent out-of-pocket expenses for college athletes and their families." While your uninsured student athlete population may be modest, it may create a large institutional out of pocket expense if no other coverage is in place.

We have seen nothing quite like these campus challenges in our 38 years of athletic insurance and student health experience. We fully acknowledge the everchanging and uncertain landscape this pandemic has brought our athletic departments and Student Health Insurance Plans (SHIP). While we certainly wish there was a rider for our secondary athletic insurance plans to cover COVID-19 related costs, the accident insurance carriers are simply unable to file with the State DOI to include sickness (similar to how influenza has not been covered in the past). PRIMARY INSURANCE IS THE KEY! If you can encourage (or require) your student athletes to obtain ACA compliant coverage themselves, through their parents or to purchase a student health plan, that is going to be your best option moving forward. We understand this may present a significant financial barrier to most institutions and we are happy to talk through potential scenarios that may work for your individual institution.

We are also exploring a supplemental COVID standalone product and will advise as to the availability.

And last, if "preventative" (non-symptomatic, non-exposed) testing is a challenge for you, please let us know as we have partnered with a top-rated company to procure PCR tests (with results in 24-48 hours) for approximately \$100. Any of our Dissinger Reed Intercollegiate representatives would be happy to make that connection if needed.

For the most up-to-date information, follow us on [Facebook](#), [Twitter](#) and [LinkedIn](#) as we will be updating the marketplace with solutions as we create them.

We are navigating these challenging times with you and look forward to assisting wherever needed.

Your friends at Dissinger Reed – The Most Trusted Name in Athletic Insurance



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