

SPARTANBURG METHODIST COLLEGE
ATHLETE HEALTH CARE POLICIES/ACCEPTANCE OF RISK

Athlete Name: _____ Sport (s): _____

The Sports Medicine Staff will provide an atmosphere, which provides opportunities for immediate first aid care and follow-up therapy or treatment for all injuries sustained during scheduled practices or games. Listed below are a few items to be aware in order to make your participation the best experience possible.

- 1) Necessary referrals to the appropriate physicians or medical services will be made as approved by the Spartanburg Methodist College Director of Athletic Training. Immediate communication to parents with regard to any type of serious injury is a planned procedure initiated by the Sports Medicine Staff or Coach.
- 2) Completed physical examination, health questionnaire, emergency form and athletic health care policy/acceptance of risk forms are required for all Spartanburg Methodist College student-athletes. **No athlete will be allowed to participate in any game or practice until these forms in their entirety** have been submitted to the Sports Medicine Department.
- 3) Either through my parents or on my own, **I agree to maintain primary health insurance for the entire time I am involved with Athletics at Spartanburg Methodist College.** Should I lose primary health insurance for any reason, I will immediately notify the SMC Sports Medicine Staff. I also understand that I will be ineligible to participate in any sports programs until a primary health insurance policy is obtained on my behalf. If a student loses primary coverage and incurs a claim, the entire value of that claim is the responsibility of the student. The secondary policy will not contribute to the claim if it is determined that the student no longer has primary insurance. The student will be responsible for 100% of the cost.
- 4) Spartanburg Methodist College insurance policy is only a secondary policy and is meant to cover the deductibles and co-pays that is typically a requirement of primary insurance. It is not a substitute to primary insurance. The secondary policy will assist in covering accidents, which occur during games, organized practices and travel. **Pre-existing conditions are not covered by the school or athletic insurance.** All insurance claims will be submitted to the insurance company by the Sports Medicine Department. It is essential for students to submit any athletically related medical bills to the Sports Medicine Department in a timely manner. Medical bills backdated one calendar year or more may not be processed and deemed the responsibility of the student-athlete. The Sports Medicine Department is required to utilize the student's personal medical insurance before filing under any Spartanburg Methodist College insurance policy. Specific "secondary" insurance policy information is available upon request.
- 5) It is the responsibility of each student-athlete to report athletic injuries to the Sports Medicine Department. Also, coaches should send any athlete to the athletic trainer if he/she feels medical attention is needed. Except in the case of an emergency, **ALL MEDICAL REFERRALS WILL BE MADE BY THE SPORTS MEDICINE DEPARTMENT.** The Sports Medicine Department will not file claims with school/athletic insurance for medical cost incurred by athletes who seek medical attention without prior authorization.
- 6) Athletes should utilize posted open rehab or appointment times when needing evaluation or treatments.
- 7) Decisions concerning the ability of athletes to participate in practice or games will be made by the Sports Medicine Department or if appropriate Team Physician.

The undersigned, herewith

- 1) Has read, understood and agree to abide by the procedures set forth in the Spartanburg Methodist College Athlete Health Care Policies/Acceptance of Risk.
- 2) Understands that failure to follow these procedures may disqualify the student's coverage under the College's "Secondary" athletic insurance.
- 3) Acknowledge and understand that participation in athletics has inherent dangers and risks that include, but are not limited to, death, serious injury to any or all internal organs, serious injury to virtually all bones, joints, ligaments, muscles, tendons, and other aspects of the musculoskeletal system, and serious injury or impairment to other aspects of the body, general health and well-being.

Athlete Signature: _____ Date: _____

Parent Signature: _____ Date: _____