

ADMINISTRATIVE PROCEDURE MANUAL		
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BASED ON BOARD OF TRUSTEES' RULE AND TITLE	DATE REVIEWED	
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Purpose

The purpose of this procedure is to establish authority and requirements for reimbursement of student athletes and students enrolled in certain allied health and other specified courses for medical services rendered for injuries arising out of participation in intercollegiate athletics or directly out of their course of instruction.

Procedure

A. Student Accident Reimbursement

1. The College shall reimburse an intercollegiate student athlete or manager for injuries sustained:
 - a. While he or she is participating in or performing directly assigned duties related to a College sanctioned intercollegiate athletic event,
 - b. Which occurs during travel to and from the location of an event, or
 - c. Which occurs during a temporary stay at the location of an event, except sustained during free time unrelated to the event.
2. The College shall also reimburse students enrolled in certain courses, typically related but not limited to allied health and for which a fee for specific courses is charged to cover the cost of accidental injuries sustained directly from and during their course of instruction. Injuries sustained while coming to and going from the place of instruction shall not be reimbursed.
3. Students in allied health or other programs that sustain a bloodborne pathogen exposure incident must present at a local CareSpot facility as soon as possible to receive treatment. The College has set up a protocol response with CareSpot and will pay all costs regardless of student's insurance status. The College will not reimburse the student for treatment sought at any other facility, including the facility or emergency room where they are training.
4. A completed [Student Report of Injury](#) Form, must be provided electronically using this [link](#) to Risk Management prior to treatment unless in emergency situations. The College official signing the Student Report of Injury Form is verifying the injury is sustained as described above. The Student Report of Injury Form must be submitted to Risk Management within 48 hours of the injury for treatment to be authorized. The Executive Director of Risk Management is authorized to accept the form after 48 hours, if necessary.

B. Reimbursement

1. Students are encouraged to participate in a health and dental insurance benefit program that provides coverage in the state of Florida. The student's personal insurance is primary and must be billed before a claim is submitted to the College for reimbursement.

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2. Reimbursement by the College shall be for eligible covered expenses only including deductibles, copays, charges in excess of valid and collectible insurance, or for other eligible medical expenses not paid by insurance. Students must submit the claim to their personal insurance and an Explanation of Benefits (EOB) provided to the College before reimbursement is made. Medical service must begin within fourteen (14) days of the accident. The request for reimbursement from the College must be submitted within 30 days from the date of service. All bills submitted must be itemized for services and show dates for each service or treatment.

3. Payments shall be made to the students, who retain responsibility and obligation for payment to their medical providers. The Risk Management department may make arrangement for direct billing, including negotiating discounts, for the convenience of the students; however, all decisions regarding selection and provision of health care are strictly up to the student.

4. In the event a student described in B. 2 and 3 above does not have insurance, the student must obtain treatment from an approved authorized provider. The College contracts with many providers for discounted services and direct billing. The student may visit these providers with authorization from Risk Management or their program director at no out of pocket cost to them. Students with insurance may also visit these providers for the convenience of direct billing rather than paying up front and seeking reimbursement later. Prior to the student seeking medical care, the Athletic Department or other designated campus personnel shall provide information to the student regarding providers with which the College has existing direct payment arrangements.

C. Limitations

1. Appointments with a second provider for the same injury for a second opinion or any other reason must be approved by Risk Management.

2. Treatment for pre-existing injuries, chronic illnesses, or diseases are not reimbursable. Athletic students with reinjury to pre-existing or exacerbation of a pre-existing issue not disclosed to the College in the student health history will not be reimbursable.

3. Physical therapy visits will be limited to twelve (12) visits. If more treatment is needed beyond twelve (12) visits, the student must receive approval from Risk Management.

4. Unless covered by the student's personal insurance, major imaging services, such as MRI, CT, PET, etc., must be done at Precision Imaging Centers. Unless in an emergency situation, imaging at local hospitals is not authorized.

5. Unless in an emergency situation, scheduled surgery must be pre-approved by Risk Management. Utilization of surgery centers instead of hospitals should be explored at every opportunity. If a student is uninsured, Risk Management may require the student to obtain a second opinion.

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6. The lifetime reimbursement limit for any student under this APM is \$50,000.

7. Failure to follow College policies or procedures or program rules regarding injuries, failure to report an injury in a timely manner, not disclosing prior injuries, or if uninsured not obtaining treatment with authorized providers may result in a denial of the claim.

REFERENCES: F.S. 1001.64, 1001.65

Adopted Date: September 19, 2001

Revision Date: May 7, 2013, July 23, 2015, July 13, 2022

Reviewed Date: January 25, 2016