



# MARS HILL COLLEGE ATHLETIC TRAINING

P.O. Box 6668, Mars Hill, North Carolina 28754 (828) 689-1176 Fax (828) 689-1313



Dear Parent/Guardian,

As an athlete representing Mars Hill College, your son/daughter is covered by Mars Hill College's athletic insurance policy. This letter will explain our policy and help eliminate some of the problems we have had in the past.

Mars Hill has an accident policy on all athletes through an insurance carrier. Our policy is an excess policy, meaning that it pays above and beyond existing insurance which you as a parent have on your son or daughter. Most athletes are covered on their parents insurance, therefore, there is no reason to cover them twice. Our Athletics Insurance Carrier will pay only after receiving **proof** that you have filed on your insurance, and that your insurance has paid. Once your insurance has paid, you will receive an Explanation of Benefits (EOB) from your insurance company stating how much of your son/daughter's bills were paid by your insurance. When you receive this EOB, you need to forward it to: Michael Hodges, Assistant Athletic Trainer, Mars Hill College, P.O. Box 6668 Mars Hill, NC 28754.

There may be a few exceptions to the above policies, and they are as follows:

1. If your son/daughter's bills do not meet your deductible, then our Athletics Insurance will pay the benefits. In this case, Michael Hodges will need a letter from your insurance company stating that your bills do not meet your deductible.
2. If you have no insurance on your son/daughter, then our Athletics Insurance Carrier will provide the benefits. In this case, Allen Shelley, Head Athletic Trainer will need a letter from the parent/guardian or employer stating that your son/daughter is not covered by their insurance.
3. If you have no insurance or drop your son/daughter from your coverage, the student-athlete must be enrolled in the College student insurance program. If your son/daughter is out of network while attending college you may want them enrolled in the student insurance program. (Refer to brochure provided with admissions packet and made available through the admissions staff.)
4. Mars Hill College and our Athletics Insurance Carrier will not be responsible for any preexisting condition whether or not it is currently being treated. ***It is the athlete's responsibility to disclose any condition or injury that they have incurred and/or are receiving treatment for to the Athletic Training and Medical Staff of the College.***

**Please Note:** Our insurance is only responsible for those bills incurred by injury of your son/daughter while representing the Mars Hill College Athletic Program, i.e., practices or games. Also, note this is a separate policy from the student-insurance. For information concerning the student-insurance, please contact the Mars Hill College business office.

In order to make things easier for you as a parent, we are *requiring that all athletes have a **copy of their parent/guardian's insurance card (front and back)** and a **copy of the appropriate claim form(s)** for their parent/guardian's insurance on file at Mars Hill.*

Also, please find enclosed an **Acknowledgment of Risk Form, Permission To Treat Form, Emergency Information Form, Insurance Questionnaire, Medical History Form,** and a **Drug Screening Waiver** that needs to be completed and returned to the Athletic Training Staff. **Please mail this information as soon as possible to:** Allen Shelley, Head Athletic Trainer, Mars Hill College, Mars Hill, NC 28754.

If the Athletic Training Staff does not have this information when your son/daughter reports to Mars Hill, **they will be declared ineligible until the information is received.** If you do not have insurance on your son/daughter, please have your employer write us a letter stating that your son/daughter is not covered by your employer's benefit insurance program. Also, if you are unemployed, self-employed, or only have a personal insurance plan, please write a brief letter stating that the athlete is not covered by your insurance. We appreciate your help in this matter, and if you have questions, please call.

Sincerely,

M. Allen Shelley, MA, LAT, ATC  
Head Athletic Trainer  
Assistant Professor of Athletic Training