

To: Muskegon Community College Student-Athletes and Parents

From: Marty McDermott – Athletic Director

Re: Muskegon Community College Athletic Training Services and Insurance Requirements

SERVICES

The athletic training program at Muskegon Community College works under the direct supervision of Medical Directors and Team Physicians, Martin M. Pallante, MD, Scott Lachniet, MD and Herman Hoeksema, MD. Dr. Pallante is a fellowship trained sports medicine orthopedic specialist. If a student-athlete is injured while participating in a supervised intercollegiate athletic activity they will be evaluated by the certified athletic trainer, provided with immediate care and when necessary referred for follow-up care. The athletic training staff at Muskegon Community College consists of certified athletic trainers from Mercy Health Partners Sports Medicine, athletic training students from Grand Valley State University and MCC student assistants.

Certified Athletic Trainers (A.T., C.'s) are professionals who specialize in athletic health care. They work under the direction of a physician and have extensive education and experience in injury prevention, assessment, care, and rehabilitation. Certified Athletic Trainers must complete a Bachelor's Degree program from an accredited institution. They must pass a National Certification exam administered by the Board of Certification, Inc. to be eligible to apply for licensure to practice Athletic Training in the State of Michigan. Like all health care professionals, they are required to keep current in their professions by completing continuing education units (CEUs) on a regular basis. The Certified Athletic Trainers and team physicians will work together to provide superior athletic health care to the student-athletes of Muskegon Community College.

The team physicians have a large network of medical consultants and specialists at their disposal. If a student-athlete requires referral to a specialist, this consultation will be arranged by the certified athletic trainer or team physician. *If, for any reason (other than a life-threatening emergency) a student-athlete seeks treatment for an **athletic injury** and/or goes to a doctor or hospital without prior approval of the certified athletic trainer or team physician, then the student-athlete and his or her family may be responsible for all fees incurred.*

MEDICAL FACILITIES

The athletic training room is located in room 902 which is on the north end, lower level of Bartels-Rode Gymnasium. It is the main source of medical care for student-athletes during their competitive season. The local hospital is Mercy Health Partners, which includes Hackley, Mercy, and Muskegon General campuses, and should only be used when the certified athletic trainer is not available in person or by phone. The hospital is also used for physician referral, diagnostic tests, surgeries, emergencies, etc.

INJURIES/ILLNESSES

All injuries should be reported to the athletic training staff as soon as they occur. The certified athletic trainer will evaluate the injury and take appropriate action in regard to treatment or referral. Muskegon Community College provides *secondary insurance coverage for athletic injuries resulting from accidents that occur during competition and supervised practice.* ***It is extremely important for student-athletes to report injuries to the certified athletic trainer...seeking medical treatment without prior approval from***

either the certified athletic trainer or the team physician may result in loss of insurance benefits.

Please see **INSURANCE** section for detailed information regarding MCC's athletic accident insurance policy.

OUT-OF-SEASON INJURIES/ILLNESSES

Student-athletes are not required to check with the athletic training staff prior to receiving treatment for an injury or illness that occurs out-of-season, however, the athletic training room and its services are still available for use during the academic year. The certified athletic trainer and team physicians will always be available for consultation about personal problems and to provide treatment and rehabilitation for injuries that occur during in-season play. If the student-athlete suffers an injury during an out-of-season competition or practice then the student-athlete is responsible for any and all costs incurred in the treatment of that injury.

EMERGENCY TREATMENT

In the event of an emergency, or if the injury/illness appears life threatening the student-athlete should go directly to an emergency room. If the athletic training room is closed and the injury needs immediate attention but it is not an emergency or life threatening, please contact the certified athletic trainer by phone. If the trainer is unavailable by phone the student-athlete should seek care at the nearest hospital or urgent care clinic. The certified athletic trainer should be notified of the situation as soon as it is possible.

ATHLETIC TRAINING ROOM HOURS

The athletic training room is generally open between 2:00 and 5:00 pm during the academic school year, although these hours may vary slightly depending on the sport season and practice schedules. Hours of operation will be posted on the training room door. The phone number to the training office is 231-777-0409.

PHYSICAL EXAMS AND CLEARANCE TO PARTICIPATE

All Students wishing to participate in intercollegiate athletics at MCC must first pass a physical examination and provide all required documentation **prior** to any participation or practice. Each student-athlete **must** have an approved physical exam with a medical history on file in the Athletic Office in order to participate in an intercollegiate sport. Approval for participation is based on a thorough review of the student-athlete's health status. The final decision on physical qualifications or reason for rejection is the responsibility of the team physician. ***Additionally, the athletic trainer and/or team physicians have the final authority regarding participation subsequent to an injury or illness.***

INSURANCE COVERAGE

Muskegon Community College provides ***secondary insurance coverage*** for all student-athletes who are injured while participating in intercollegiate athletics. An injury is defined as an unexpected, sudden and definable event which is the direct cause of bodily injury independent of any illness, prior injury or congenital predisposition. Coverage is ***NOT*** provided for medical expenses resulting from illness, disease or conditions unrelated to accidental bodily injury. Pre-existing conditions, out-of-season injuries, injuries that occur in-season but not as a direct result of competition or supervised practice (ex. In PE class, during Intramurals, etc...) and routine medical care (health care, eye care, dental care) are ***NOT*** covered.

THE FOLLOWING ARE NOT COVERED BY SECONDARY INSURANCE

1. Treatment, services or supplies which are not medically necessary, are not prescribed by a doctor as necessary to treat an injury, are determined to be experimental or investigative in nature, and/or are not specifically listed as covered charges in this policy.
2. Treatment of illness, disease or infections.
3. Treatment of Osgood-Schlatter's disease, appendicitis, osteomyelitis, pathological fractures, congenital weakness, TMJ, fainting, headaches, boils, spondylolysis, osteochondritis dissecans, infections, detached retina unless directly caused by injury, or mental or nervous disorders whether or not caused by injury.
4. Orthotics.
5. Repetitive motion injuries, strains, hernia, tendonitis, bursitis, and heat exhaustion not related to a specific injury.

PROCEDURES

If a student-athlete is accidentally injured during competition or supervised practice and medical expenses associated with the accident are incurred, all claims must **first** be filed with the student or parents' personal insurance company. If a balance remains after the personal insurance company has paid its maximum, that balance can then be submitted to the college's insurance company. If proper procedures are followed, the college's insurance company will pay the balance of the eligible medical expense, up to the maximum of the policy. If the primary family coverage is through an HMO or PPO the proper procedures required by that plan **MUST** be followed in order for the college's insurance to satisfactorily complete its portion of the claim. This is especially important if the plan requires pre-authorization to have the student-athlete treated out of the plan's network or service area.

SUBMITTING CLAIMS TO MUSKEGON COMMUNITY COLLEGE

To pay the balance of a bill after the primary insurance company has paid their portion, the student-athlete must submit the bill to the Athletic Office along with a copy of the EOB (explanation of benefit) from their insurance company showing that the personal insurance has already paid its maximum. Bills should be mailed to:

**Athletic Office – Attn: Insurance
Muskegon Community College
221 S. Quarterline Rd.
Muskegon, MI 49442**

If you have any questions please call the Athletic Office at 231-777-0381.