



August 11<sup>th</sup>, 2023

To the Parents/Guardian of ECC Student-Athletes:

I hope that your summer is going well. And whether your student-athlete has previous experience with us or is heading to our campus for the very first time, we are excited about the prospects of seeing all of you in just a few short weeks for the start of school and another year of Panther Athletics. As we get set to begin another year, I am writing today to communicate with you about primary insurance requirements and some information you need to know about our secondary excess insurance coverage plan.

It is important that you understand that all student-athletes are **required** to have primary health insurance coverage in order to participate in intercollegiate athletics at ECC. This requirement is an absolute necessity in order for our athletic health care staff to provide the type of sports medicine coverage our student-athletes (and your sons/daughters) deserve as part of our athletic program. In addition, we are requiring the following minimum primary coverage requirements for the coming school year:

- Minimum of \$10,000 of athletic insurance coverage within all primary plans.
- Maximum deductible level of \$1,000 for these plans.
- Primary insurance is valid and collectible in the state of Iowa.

If you have health insurance through your employer or spouse, most of these plans will continue to cover your dependent children as long as they are enrolled in a post-secondary educational institution (university/college) until 26 years of age. However, some primary insurance plans may not provide coverage for intercollegiate athletic injury claims. Please make sure you check with your health insurance provider to ensure that you have coverage that will pay for athletic related injuries that occur to your son/daughter while participating as a student-athlete at ECC.

Some health insurance plans terminate coverage for dependent children once they graduate from high school even if they are enrolled in classes at a post-secondary educational institution. If this is true of your health insurance plan, please inquire about options which will enable you to secure continued health care insurance for your dependent children. Many insurance companies will offer options that you can add to your current plan to cover your son/daughter. Although this may require an additional payroll deduction or fee, it may be less expensive than purchasing health insurance through another company. ECC will run primary insurance verification on all athletes to insure that their primary insurance is valid and in-force.

As mentioned previously, ECC does carry SECONDARY athletic accident (not health) insurance plan on all student-athletes, which will only provide payment for an injury to the student-athlete after your primary health insurance has paid. As noted, this secondary coverage plan has a \$500 deductible PER INJURY. It is important you understand the benefits and coverage of your existing health insurance policy as the student-athlete/parents are responsible for payments up until the deductible amount is met.

Traveler's Insurance will not be accepted as an international insurance policy for ECC student athletes, unless it can be demonstrated that the policy provides coverage for injuries/accidents incurred while participating in intercollegiate athletics. In the event that it does not, these student-athletes will be required to purchase the International Student Injury and Sickness Plan that is provided by ECC.

In addition, if you have a primary insurance plan which has only “in-network benefits” (i.e.-HMO’s, Traveler’s Insurance) and does not provide for any out-of-network coverage, your student-athlete will have to receive health care for any athletic related injury where your plan does provide coverage. Please note that this may mean returning home or elsewhere within the network to receive treatment. In these cases, our team physicians will do an initial evaluation/diagnosis of the injury. We will then notify you of the type of follow-up care that is needed and you can then make arrangements for in-network care to be provided.

If you do not have a primary health insurance plan that covers participation in intercollegiate athletics for your student-athlete, we will be happy to provide you several options that include intercollegiate injury coverage meeting our minimum recommended requirements (\$10,000 of athletic insurance coverage; maximum \$1,000 deductible; valid and collectible in the state of Iowa; this level of primary coverage is required in 2023-24). Should you choose to purchase one of these plans, it is your responsibility to know your coverage benefits. If there is a claim, your primary insurance will pay first. If the primary insurance payments meets the \$500 deductible, our ECC secondary plan will pay any remaining charges.

Since we know that insurance can be a confusing and complicated undertaking, so we are doing everything in our power to make this as simple on you and your athlete as possible. ECC has a plan that will meet the insurance requirements set forth in this letter for both domestic and international athletes. Each plan has an online portal where you can enroll and pay for the insurance coverage. If you have questions, or would feel more comfortable enrolling over the phone you can contact Diann Williams of Dissinger Reed at (800) 386-9183 or [dwilliams@dissingerreed.com](mailto:dwilliams@dissingerreed.com)

Please remember that your all student-athletes MUST show a current insurance card as proof of primary health insurance coverage in order to be cleared to participate in intercollegiate athletics at Ellsworth Community College. Until this occurs, these student-athletes will not be allowed to play or practice until this requirement is satisfied. We will also be doing monthly primary insurance verification to ensure this coverage remains in force throughout the school year. If you have any questions or concerns, please feel free to contact the ECC Athletic Training Staff.

Sincerely,

Nate Forsyth