Husson University student-athletes are afforded three layers of medical insurance coverage.

First Layer: All students at Husson University are required to have a health insurance policy that will cover medical expenses in the United States. The policy should cover any and all athletic injuries that may occur while participating in intercollegiate athletics at Husson University. Without any insurance policy, participation in University sponsored events (practice, games, lifting, and conditioning) will be prohibited.

If the student does not have such a plan on their own (such as through their parent/guardians or individually), they may opt to purchase the student health insurance policy offered through Husson University. Husson University’s insurance policy is through Consolidated Health.

If the student-athlete has an out of state based insurance plan, any injury sustained that is not an emergency will need to be treated in the student-athlete’s home state. This will delay the care that the student-athlete receives. It is recommended that the student-athlete purchase the Husson University student health plan through Consolidated Health.

Second Layer: All student-athletes will automatically be enrolled in the Athletic Department secondary insurance policy through Bob McCloskey Insurance. The student-athlete incurs no cost for the secondary plan. The secondary plan is for athletic related injuries only and currently has a $5,000 deductible. With this deductible, student-athletes will only see coverage for injuries that require surgical intervention. Neither the Husson Sports Medicine Staff nor Husson University will be responsible for any payment for medical services to any individual.

Third Layer: The NCAA provides all student-athletes at all active member institutions coverage under the catastrophic program. This program provides $20 million in lifetime benefits to student-athletes who become totally disabled while practicing or playing. An injured student-athlete is eligible to receive medical benefits after the policy deductible (currently $90,000) is met. These benefits include medical expenses as well as disability benefits. Disability benefits include monthly cash payments, funds to modify a home to accommodate wheelchairs, accessible vehicles, etc., in addition to funds to complete an undergraduate or graduate degree. The NCAA’s Catastrophic Program is one of the most comprehensive sport-related programs of its kind.

The Husson University Athletic Department will not be financially responsible for any injury/illness that the student-athlete encounters while participating in intercollegiate athletics at Husson University.

In the event of an athletic related injury or illness, the student-athlete must follow the athletic injury/illness policy and the athletic related referral policy. The student-athlete or the student-athlete’s parent/guardian will be responsible for pre-authorizing services with their insurance company.

The student-athlete or the student-athlete’s parent/guardian will also be responsible for any applicable co-pay, co-insurance, or deductible as outlined by his/her insurance policy. It is then the student-athlete’s responsibility to submit any claims to their respective insurance company (or companies). For student-athletes with the Husson University insurance policy, the claim forms are available in the Athletic Training Room and the Athletic Trainer will assist the student-athlete in filling out and filing the form. The same procedure will be followed for injury/illness that requires the Husson University Athletic Department’s secondary insurance.