Dear Yale Student-Athlete, Parent and/or Guardian,

On behalf of the Sports Medicine staff and Athletic Department, welcome to the 2017-2018 Yale Athletics season! Prior to your arrival in New Haven, we are working hard preparing for a safe and successful year in athletics. Know that we are committed to providing exemplary sports medicine care to all Yale student-athletes as they represent our university in sport.

The Yale Sports Medicine staff consists of 14 certified athletic trainers, each of whom is assigned to specific sports throughout the year. In addition, we work closely with the staff of Yale Health Services, including the Head Team Physician and specialists from Yale University School of Medicine. Orthopaedic Consultants are available for clinic appointments at the Yale Health Center, as well as in the training rooms. All services rendered by the athletic trainers, Head Team Physician and orthopaedic consults at Yale Health Center are provided free of charge.

However despite our best efforts otherwise, athletic injuries will occur. Unfortunately many of these will require specialty medical care outside of the Sports Medicine staff. Thus in anticipation of potential need for these services, it is important to consider your health insurance coverage for these events.

It is vital to recognize that Yale University does not provide or carry medical insurance for varsity athletes or any other specialty group. As such, all medical expenses incurred (including deductibles, co-payments and other charges) for treatment of athletic-related injuries are the responsibility of the student-athlete. Commonly this includes expenses related to MRIs, emergency room visits, lab tests, emergency transportation, physical therapy, evaluation by specialists, and medication. This policy applied regardless of whether or not the injury was sustained in an official practice or competition while representing Yale University, either on our campus or while at another institution.
As an enrolled undergraduate at Yale, you are automatically enrolled to receive some Yale Health benefits, including primary care, at no charge. This is called Yale Health Basic, and does not require additional enrollment. Additionally, all active Yale University students are required to provide proof of additional coverage for hospitalization and specialty care. Thus students must either enroll in the Yale Health Hospitalization/Specialty coverage, or have an approved waiver for coverage under an existing family medical insurance policy. Details regarding the Student Health fee and Yale Health insurance plans can be found on the Yale Health website, http://yalehealth.yale.edu/understand-your-coverage or by calling Member Services at 203/432-0246.

Briefly, the benefits of Yale Health Hospitalization/Specialty coverage can be summarized as follows:

• **Cost:** no deductibles; no copays for office visits at Yale Health Center (except Allergy Department); no copay for Acute Care at Yale Health Center

• **Coverage:** no limitation on coverage for pre-existing conditions; worldwide coverage for emergency and urgent care; wide rage of experienced clinicians; students coverage for 12 months, not just the academic year

• **Convenience:** no claims forms for services rendered within Yale Health network; coordinated care when specialty and/or hospitalization services are necessary; on-site diagnostic imaging (including X-ray, CT and MRI).

**The Yale University Sports Medicine staff strongly recommends that each student-athlete consider participating in the Yale Health Hospitalization/Specialty coverage.**

A frequent scenario that we encounter in athletics is a knee or shoulder injury in a student-athlete who has waived the Yale Health Hospitalization/Specialty coverage. If our sports medicine team decides that an MRI is appropriate, it is common that the athlete's insurance requires that the student return home to use the local hospital or radiology department that is covered by his/her insurance company. As most students are not from the New Haven area, this can represent a logistical challenge to coordinate their healthcare. In the situation that we are able to obtain an exemption for an out-of-network authorization, this may still
result in a substantial delay in diagnosis and subsequent treatment, and often times a monetary cost.

Thus before you choose to waive Yale Health Hospitalization/Specialty coverage, we recommend that you understand the following about your insurance policy:

- Will the plan provide adequate, comprehensive coverage in the New Haven area? Will it cover services received at the Yale Health Center? Or at Yale-New Haven Hospital?
- Are the Team Physicians covered? Are the specialists at Yale School of Medicine covered?
- Does the plan require prior authorization for services that may be needed, such as MRIs, certain medications?
- What is the real cost of coverage – meaning not just the fees, but deductibles, maximums, copays and limits on reimbursement – for a student-athlete living in New Haven?

We understand that this is an important issue for student-athletes and their families. Please take the time to review your options and understand the implications for access to medical care in New Haven. With that, we are all looking forward to a healthy and exciting year of Yale Athletics!

Sincerely,

Jay Cordone  
Head Athletic Trainer

Chris Pecora  
Director of Sports Medicine

Associates Athletic Director