FAQs (Sports Medicine, Athletic Training and Health Insurance)

The information in this document seeks to answer frequently asked questions pertaining to student-athlete injuries, available treatment and insurance claims. Please note that the policies outlined below apply separately to “athletically-related” and “non-athletically-related” injuries.

ATHLETICALLY-RELATED INJURIES

- **What is an athletically-related injury?**
  If a student-athlete sustains an injury while participating in a practice, competition or other team-designated athletic activity, such injury will be deemed an athletically-related injury.

- **What happens if I sustain an athletically-related injury during my athletic season?**
  Any Tufts student-athlete who sustains an athletically-related injury during his/her athletic season is eligible for rehabilitation with the Tufts Sports Medicine Staff. This rehabilitation may include multiple treatments each week, team physician follow-up appointments, supervised exercise, as well as home exercise program implementation.

  Additionally, if during the course of rehabilitation, the student-athlete’s season ends, then that student-athletes will continue to be eligible to receive treatment or rehabilitation in the Tufts Sports Medicine Suite.

- **How do I sign up to see an Athletic Trainer?**
  The Tufts University Sports Medicine Department is staffed with five full-time and two part-time athletic trainers. Each athletic team is assigned an Athletic Trainer. Student-athletes are welcome to make an appointment to see an athletic trainer. Please sign up for an appointment in-person in the Sports Medicine Suite or request an appointment via email to your sport-specific Athletic Trainer.

- **Can I receive treatment in the Sports Medicine Suite if I was injured outside my athletic season?**
  Yes. A Tufts student-athlete may receive treatment in the Sports Medicine Suite for an injury sustained outside the playing season, as long as the injury occurred during an athletically-related activity (an injury related to participation in the student-athlete’s sport). It is important to understand, however, that in the Sports Medicine Suite, student-athletes who are in their playing seasons will take priority over student-athletes who are outside their playing seasons, with respect to the evaluation and treatment of injuries.

  A student-athlete injured outside of the playing season will be eligible for treatment in the Sports Medicine Suite. However, due to the large number of student-athletes IN-season, treatment for an out-of-season student-athlete is limited to once per week. While outside the playing season, a student-athlete is also eligible to have appointments with the Tufts team physician or with the physicians at Student Health Services.
If an out-of-season injured student-athlete requires more intense rehabilitation, that student-athlete may elect to seek outside care. If desired, physical therapy services are available in-house through “Orthopedic and Sports Physical Therapy Associates.” Any costs associated with this additional physical therapy treatment must be paid through a health insurance provider or paid by the injured student-athlete.

Unfortunately, the Tufts Sports Medicine staff is unable to provide precautionary taping/wrapping services to student-athletes outside their playing seasons. If a student-athlete requires taping, wrapping or bracing for activity outside of his/her playing season, it is the student-athlete’s responsibility to arrange for these services.

- **Is there a fee for treatment in the Athletic Training Room?**
  No. If a student-athlete sustains an “athletically-related” injury, there is no cost to the student-athlete for treatment or rehabilitation in the Tufts Athletic Training Room.

**HEALTH INSURANCE**

- **What about health insurance?**
  If a student-athlete sustains an athletically-related injury which results in diagnostic imaging, physician appointments, surgery, rehabilitation or any other services in which the student-athlete would need to be sent off-campus for services, the student-athlete must work with the Sports Medicine Department to submit an “accident claim form” as soon as possible after the injury occurs.

Once the student-athlete and the Sports Medicine staff have documented the injury by submitting an “accident claim form,” the student-athlete may proceed with the recommended off-site services. The student-athlete will first submit any health insurance claims through the individual’s or family’s health insurance provider. Following this initial claim and the submission of all required paperwork to the student-athlete’s primary insurer, it may be possible for any remaining charges or deductibles to be covered by the Athletic Department’s secondary insurance provider.

- **What is “secondary insurance?”**
  The Tufts University Athletic Department maintains a supplemental insurance policy, which covers athletically-related injuries. This serves as a back-up to the student-athlete’s family insurance coverage and may only be accessed after the student-athlete’s claim has been fully processed by the family’s health insurance plan. This secondary or supplemental policy exists to protect the financial well-being of our student athletes and their families.

- **What treatment is covered by Tufts’ secondary insurance?**
  Medical testing, treatment, surgery and/or rehabilitation resulting from an athletic injury may be covered by the Tufts Athletic Department’s secondary insurance provider. Please note that, among other things, pre-existing conditions and overuse injuries may not be covered. All claim coverage is subject to approval by Tufts’ secondary insurance provider. Again, in order to be eligible for insurance coverage, an “accident claim form” must be filed with the Tufts Sports Medicine staff as soon as possible after the injury occurs.

- **How do I make a claim against the Tufts Secondary Insurance Policy?**
  If any costs associated with the student-athlete’s athletically-related injury remain following the initial claim to the student-athlete’s primary health care provider, the student-athlete may then take the Explanation of Benefits (EOB) received from the individual or family provider and send it to Tufts Athletics’ secondary insurance provider. All related contact information will be sent to the injured student-athlete once a “accident claim form” is completed with the Tufts Sports Medicine staff.
• **Will my transportation or parking be covered?**
Costs associated with parking or transportation (including taxi, bus, train, Uber, Lyft, etc.) to/from appointments are not covered by Tufts Athletics or the Tufts secondary insurance policy.

• **What if I want to seek treatment outside the Tufts Athletic Training Room or with my own doctor?**
Injured Tufts student athletes are welcome to see the doctor(s) of their choice. However, an “accident claim form” must be completed with the Tufts Sports Medicine staff, in order for the treatment to be later eligible for Tufts secondary insurance coverage.

**NON-ATHLETICALLY-RELATED INJURIES**

• **What is a non-athletically-related injury?**
An injury sustained by a student-athlete, which is unrelated to that student-athlete’s athletic participation at Tufts University, is deemed a non-athletically-related injury. (ex: An injury sustained while slipping on ice on the way to class)

• **What happens if I get injured doing something unrelated to my sport?**
If a student-athlete sustains an injury unrelated to athletic participation, the student-athlete should report to Student Health Services, the Emergency Room, or to another appropriate healthcare provider. The injured student-athlete should also inform the Tufts Sports Medicine staff of the injury.

• **Can I seek coverage through the Tufts secondary insurance provider, if I sustain a non-athletically-related injury?**
No. In order to file a claim through the Tufts secondary insurance policy, a student-athlete’s injury must have been deemed athletically-related.