

Executive Summary—Division II Student-Athlete Insurance Survey

Responses:

- 75% of Division II institutions responded to the survey (209 institutions).
- Survey sent to DII Head Athletic Trainers, 2/2/17—2/24/17.

Insurance Coverage:

- 86% of Division II institutions require student-athletes to have primary insurance coverage.
 - This is considered a best practice to help an institution control costs and cause the NCAA programs to pay on a secondary basis.
 - Stabilizes institution-purchased secondary insurance coverage by minimizing risk of providing coverage on primary basis.
 - 42% of DII institutions provide insurance if the student-athlete does not have primary coverage.
- 64% of DII institutions purchase an accident insurance policy.
 - Of those, 85% pay a premium between \$25,000 and \$200,000.
 - 72% of those policies have a two-year (104 week) benefit period.
- 10% have a formal self-insurance program.
 - 81% of those programs have a two-year (104 week) benefit period.
- 5% have an alternative financial arrangement.
 - Data suggests most are hybrid programs with stop-loss coverage.
- 21% require student-athletes to provide their own coverage.
 - 57% of these institutions review policies, and 68% of those provide guidance about deductibles and co-pays.
 - Majority of institutions (52%) do not track student-athlete coverage by type of primary insurance (e.g. government coverages).
- International student-athletes most frequently secure medical coverage, including coverage for athletics, from institution-wide insurance programs offered to entire student body.
 - Many DII institutions rely on the department's secondary insurance to provide primary coverage.
 - Some institutions also arrange for purchase of short-term health insurance policies, including coverage for athletically-related injuries.

Costs for Injuries Not Covered by Insurance:

- 51% of DII institutions pay 100% of the costs for athletically-related injuries if a student athlete does not have primary insurance coverage.
- The costs paid out-of-pocket by institutions varies immensely, ranging from \$0 to \$200,000.
- 42% of institutions indicate that student-athletes do not have any out-of-pocket expenses for an athletics injury (e.g. primary deductible and co-pays, prescriptions, costs above "reasonable and customary").

Costs for Injuries/Illnesses Not Related to Athletics:

- 9% of DII institutions provide coverage of illnesses, injuries, and other medical costs unrelated to athletics.
 - 11% indicate that coverage is determined on case-by-case basis.
- 22% of institutions provide coverage for costs incurred due to an athletics injury after a student-athlete leaves school or exhausts their eligibility.
 - 38% provide coverage under certain conditions.
 - Coverage is most typically provided for 2 years (104 weeks), others commonly cover costs for 1 year (52 weeks).
 - Given the conditions listed and the benefit period, it is safe to assume that most institutions are providing this coverage through their accident policy, and not through any special “post graduate” program.
- 89% of institutions do not pay for unauthorized or non-referred expenses.