DIVISION II STUDENT-ATHLETE MEDICAL INSURANCE SURVEY RESULTS
STUDENT-ATHLETE INSURANCE SURVEY

- 209 Total Respondents.
- 75% Participation Rate.
- Survey sent to DII Head Athletic Trainers.

Who manages insurance programs for DII student-athletes?

- Athletic Training Staff: 75%
- Athletics Administrator: 16%
- Dedicated Insurance Coordinator: 5%
- Other: 4%
Institutions must certify insurance coverage for medical expenses resulting from athletically-related injuries, with limits up to the deductible of the NCAA Catastrophic Insurance Policy ($90,000 or $75,000).

- Applies to student-athletes participating in the covered event in an intercollegiate sport.
- Applies to prospective student-athlete participating in the covered event who has graduated from high school and signed an irrevocable commitment to participate in an intercollegiate sport at the institution.

Sources for coverage:
- Parents’ or guardians’ insurance coverage.
- Participant’s personal insurance coverage.
- Institution’s insurance program.
DIVISION II INSTITUTIONS REQUIRING PRIMARY INSURANCE FROM STUDENT-ATHLETES

- Requiring primary coverage is considered best practice.
  - Helps institution to control costs.
  - Allows NCAA programs to pay on secondary basis.
- 86% of DII has requirement.
- 42% of DII institutions provide insurance if the student-athlete does not have primary coverage.

Not Required 14%

Require 86%
HOW DIVISION II INSTITUTIONS MEET NCAA INSURANCE REQUIREMENT

► Of those requiring S-As to provide own coverage:
  ► 43% do not review those policies.
  ► 68% provide guidance about appropriate deductibles, copays, etc.
53% of DII institutions have deductibles less than $1,000.

50% of DII institutions have no co-pay requirements.
Do any Division II student-athletes have out-of-pocket expenses for athletics injuries at your Division II institution?

- 58% YES
- 42% NO
Will the athletics department insurance cover 100% of costs if primary insurance is not available?

Out-of-pocket costs paid by Division II institutions range immensely; from $0 to $200,000 each year.
COSTS FOR INJURIES/ILLNESS UNRELATED TO ATHLETICS

Case-by-case decisions are made based on numerous considerations, including:

- Whether injury/illness is during the sport season.
- If effects ability to participate.
- S-A’s financial situation.
- Diagnostic tests and exams.

Division II Institutions Providing Coverage

- 80% - No
- 9% - Yes
- 11% - Case-by-Case Basis
DIVISION II INSTITUTIONS PROVIDING COVERAGE POST-ATHLETICS PARTICIPATION

- Coverage is typically provided for 2 years.
- Data provides assumption that coverage is provided through institution’s accident policy, not separate policy.
  - This means a S-A who has issues with an old sports injury 10 years after leaving the institution is generally not covered by any institutional policy.