What should we do if our current limit is less than the deductible of the NCAA catastrophic injury insurance program?

If your institution provides accident medical coverage with a limit that is less than the deductible of the NCAA catastrophic injury insurance program, steps should be taken to ensure that student-athletes have insurance coverage up to the deductible amount. Examples are as follows:

1) The institution is part of an insurance pool that provides coverage up to $25,000; or
2) The institution purchases an accident medical policy with a $50,000 limit.

Compliance Options
1. Increase limit to level of NCAA Catastrophic program deductible or buy a policy to fill the gap;
2. Implement formal self-insurance plan for difference; or
3. Require evidence of insurance (see "Requiring Evidence of Insurance")

What should we do if our accident medical policy or the student-athlete’s policy has a deductible or co-pay?

If your institution or the student-athlete's policy has a deductible or a co-pay provision, the institution is encouraged to take steps to ensure that student-athletes have insurance coverage for deductible/co-pay expenses (as they may be significant), or notify the student-athlete/parents that they will be responsible for these expenses.

Suggestions to Consider
1. Eliminate the deductible or co-pay provision;
2. Implement formal self-insurance plan for deductible/co-pay;
3. Require evidence of insurance (see "Requiring Evidence of Insurance");
4. Notify students/parents in writing of their potential out-of-pocket expenses.