

How Insurance Works for Athletes In College

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Being a college athlete is no joke. Between practices, strength training, competitions, tournaments and more, there are a lot of opportunities to injure yourself. And sometimes slapping an ice pack on it won't cut it.

There are few hotter topics in the world of collegiate athletics than what benefits and protection student-athletes receive as part of a team. Especially this past year with talks of unionization and other pay-to-play discussions. Making sure these young men and women, who do so much for their schools, are taken care of both on and off the field of play is a topic that's been at the forefront of the business of college athletics and recruiting, as it should be.

So how does this all work? What happens if you get hurt during your college career? Who covers mandatory physicals or that concussion test you were required to undergo? Below are some key points when it comes to how insurance works for athletes in the NCAA.

How insurance works for athletes

You have to have insurance.

Student-athletes have to provide proof of insurance before they can practice or play. They must be covered up to \$90,000, which is the current deductible of the NCAA Catastrophic Injury Insurance Program. This minimal layer of required coverage is known as basic accident coverage.

But it doesn't necessarily have to come from your school.

A school is permitted to provide that coverage, however is not required to do so.

Coverage can come from the school, a parent or guardian, or through a policy taken out by the student-athlete him or herself.

Let's go back to the Catastrophic Injury Insurance Program.

Under the Catastrophic Injury Insurance Program, which is in place for all student-athletes at active institutions, the NCAA covers any injury over the \$90,000 premium, and provides \$20mil in lifetime benefits to any student-athlete who becomes totally disabled while practicing or playing. This covers both medical benefits as well as disability pay. As well, funds to complete their degree are provided.

In addition, the NCAA provides full coverage, (including the basic accident coverage), to any student-athlete participating in championship events (tournament play) through the Participant Accident Program.

What about issues an athlete has because he or she played college sports?

The insurance issue gaining the most attention right now is what happens to student-athletes who require long-term care for injuries incurred while playing college athletics.

The NCAA's current standing is that this care is commonly deferred to the student-athlete's individual or family insurance policy, which every person in the country is required to have since the passing of the Affordable Care Act.

So a bottom line here: the NCAA has set policies in place when it comes to insurance coverage as a student-athlete, but specific policies under the NCAA vary by school.

This is a really important question to discuss with coaches and programs as you research schools and weigh the pros and cons of different offers.

- Who is responsible for my insurance coverage?
- If the school is offering to cover you, find out the exact policy.
- If you are responsible for your own coverage, make sure you do your homework in order to avoid any unforeseen costs down the road.