Dear Parent/Guardian and Student-Athlete:

Our policy is to provide the upmost care to you all during your time as a student-athlete here at NGU. One of the ways we do this is by providing secondary insurance coverage that will cover the remaining balance of any medical expense sustained while participating in intercollegiate athletics here at NGU.

In order for our secondary insurance to work properly, there has to be a primary insurance on hand for the student-athlete. Once the primary insurance has been billed, it will generate an EOB (Explanation of Benefits) that is mailed directly to the home of each student-athlete. The student-athlete is required to bring the EOB and the bill into our Athletic Office and our insurance coordinator, Dana Roark, will handle getting the remainder of the bill paid for.

Unfortunately, some primary insurance policies do not work with secondary insurance policies. Those include Medicaid, any military funded insurance such as TriCare, Christian Ministry insurance, self-funded insurances, short term plans and accident plans. This is not specific to the plan NGU utilizes, but ALL secondary insurance plans. The reason none of these primary insurances work with secondary plans is because once a secondary plan listed, they force the secondary plan to become the primary plan moving themselves to become the secondary plan.

When this happens at NGU, the secondary insurance company will reject the claim because there was no primary insurance billed. This results in no EOB being filed and the insurance company will pay nothing, leaving the entire expense to be paid out by NGU athletics. There isn’t a single athletic program in the country that could financially sustain themselves in this way. It would leave them bankrupt and unable to continue offering athletics. This is the way it works at any university, no matter the division or conference.

If your student-athlete has one of these insurance coverages, you will be required to seek out different primary insurance coverage for them in order for them to participate in athletics at NGU. You are welcome to find your own policy. It MUST cover intercollegiate athletics. If it does not, the policy will not be accepted.

If you are finding it difficult to find another policy or you don’t want to terminate your current policy because of the benefits, you can purchase an athletic insurance plan through NGU. The athletic plan will work as their primary insurance in the case of athletic injuries ONLY. If they are sick in any way or are in need of general medical care, they would still be able to use the insurance you currently have on them.

Currently, the cost of the athletic plan is being negotiated with a local insurance company. Please understand NGU does not make any profit off of this, we have sought out something from an insurance provider and tried to make it as affordable as possible to our athletes. We will have a set cost later this summer and will send out another mailing to let you know the price. Because we understand the cost of more insurance can be hard on you, we offer the ability to purchase our insurance in two payments. Half of the cost is due on Aug 1, 2018 (or June 25 if your student comes during the summer) and the other half being due on Jan 1, 2019; if a payment is missed, your student-athlete will no longer be allowed to participate until payment is made.
If have decided to find your own insurance coverage, I would strongly suggest that you reach out to Dana Roark, the Insurance Coordinator, in order to verify the insurance can be used before you purchase it. If you decide not to do this, and we find that the insurance doesn't cover sufficiently, you will be responsible for the entire cost of any injury sustained at NGU. Temporary plans, accident plans (such as Aflac) or anything similar are not accepted.

I understand that this may cause you to have some questions. Our insurance coordinator will be happy to help you in anyway, please reach out to her with any questions or concerns you may have.

Dana Roark
864-977-7111
droark@ngu.edu

Thank you for your attention in this matter.

Blessings,

Dawn Torkelson MS, ATC
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