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# E-Athletic Administrator Advisor

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## In This Issue

- Introduction to the E-Athletic Administrator Advisor
- How is Your Athletic Department Dealing with Uninsured Athletes?
- Don't Forget – NCAA Catastrophic Plan Deductible Increasing in 2010

## For More Information:

Specialty Insurance Solutions, Inc.

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## Contact Us

<http://www.sis-inc.biz>

877-974-7462

[info@sis-inc.biz](mailto:info@sis-inc.biz)

## Welcome to the E-Athletic Administrator Advisor

Specialty Insurance Solutions, Inc. is pleased to announce the release of their E-Athletic Administrator Advisor. This newsletter will be distributed quarterly to select college and university intercollegiate athletic administrators nationwide. The newsletter will keep you up to date on current issues regarding athlete health, training room operations and student / athlete health insurance topics.

## How is Your Athletic Department Dealing with Uninsured Athletes?



Let's face it; about the only thing anyone knows with certainty about the state of the health insurance industry is that there is massive uncertainty!

So how are you, one of your institution's primary conduits for athlete accident and health insurance, supposed to deal with this landscape as your renewal is approaching – particularly as it relates to the population of uninsured and underinsured athletes?

First, let's look at some facts, as noted in the recent ACHA (American College Health Association) survey - Spring 2007. More than 14% of college students were uninsured with this percentage significantly increasing within various demographics. While this figure does not vary greatly from the overall percentage of uninsured Americans during the same time period (15.8% according to the U.S. Census Bureau), it is very likely that both percentages have increased in the past 1-1½ years as a result of a weakened economy and the corresponding job losses.

It's not as though the situation is being ignored in the collegiate world. According to a 2008 report by the Government Accountability Office, about 30 percent of colleges nationwide and 71 percent of four-year, private, nonprofit institutions require students to have health insurance during the academic year.

But how is your program being impacted by uninsured and/or underinsured athletes and what can you do about it?

We will address this issue based on options that are currently available in the athletic insurance marketplace:

**Primary Accident Programs** – Many athletic departments are turning the NCAA sponsored insurance program underwritten by Mutual of Omaha. That program along with other programs underwritten by different carriers – is being offered in conjunction with your basic accident medical program. The primary accident programs provide ATHLETIC ACCIDENT ONLY coverage for your uninsured athletes. With optional limits these types of plans can go a long way toward protecting the loss ratio on your underlying accident medical program. In addition, the premium (ranges from \$400 - \$700) can be charged back to the individual athletes or paid for by your institution. The downside to these types of products is that there is no sickness benefit for the athlete so from that perspective the athlete is only partially insured.

**Primary Accident and Health Programs** – The need to protect an athlete from accidental injury is paramount and most institutions purchase coverage appropriate to that need. However, with the increasing number of uninsured and underinsured athletes there is significant demand for a product that also covers the athlete's health insurance needs. In addition, with the new recently passed NCAA legislation, athletic departments are now able to pay the premiums for health insurance on behalf of their athletes so buying a plan should be easier than ever. Unfortunately that's not the case. While there are one or two products in the marketplace that provide health coverage to athletes we find that they can be costly and usually lack the level of benefits most would desire. New and improved accident and health products built specifically with the athlete and athletic department in mind should be available this year so be sure to ask your insurance professional what options exist.

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## Don't Forget -

Effective for the 2010/2011 policy year - the NCAA has increased the deductible on the NCAA sponsored Catastrophic Accident Insurance Program from \$75,000 to \$90,000. You will need to make sure your underlying accident medical program now maintains a maximum limit of \$90,000 to avoid any potential gaps in coverage.

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*Paul Mayo – founder of Specialty Insurance Solutions, Inc. has 20 years experience in the student/athlete insurance industry and is a leading provider of insurance products, consultation and plan administration for colleges and universities nationwide.*

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