

To: Muskegon Community College Student-Athletes and Parents  
From: Jon P. Romkema, ATC  
Certified Athletic Trainer  
Re: Muskegon Community College Athletic Training Services  
and Insurance Requirements, 2008-2009 academic year

### **A. Services**

The athletic training program at Muskegon Community College works under the direct supervision of Medical Directors and Team Physicians, Martin M. Pallante, MD, Stephen R. Fisher, MD, Scott Lachniet, MD, and Herman Hoeksema, MD. Dr. Pallante and Dr. Fisher are fellowship trained sports medicine orthopedic specialists. If a student-athlete is injured while participating in a supervised intercollegiate athletics activity they will be evaluated by the certified athletic trainer, provided immediate care, and referred for follow-up care, when necessary. The athletic training staff at Muskegon Community College consists of certified athletic trainers from Mercy Health Partners Sports Medicine, athletic training students from Grand Valley State University, and MCC student assistants.

Certified Athletic Trainers (A.T.,C.'s) are professionals who specialize in athletic healthcare. They work under the direction of a physician and have extensive education and experience in injury prevention, assessment, care, and rehabilitation. Certified Athletic Trainers must complete a Bachelors degree program from an accredited institution. They must pass a national certification exam administered by the Board of Certification, Inc. to be eligible to apply for licensure to practice Athletic Training in the State of Michigan. Like all healthcare professionals, they are required to keep current in their profession by completing continuing education units (CEUs) on a regular basis. The Certified Athletic Trainers and team physicians work together to provide superior athletic healthcare to the student-athletes of Muskegon Community College.

The team physicians have a large network of medical consultants and specialists at their disposal. If a student-athlete requires referral to a specialist, this consultation will be arranged by the team physician or certified athletic trainer. *If, for any reason, other than a life-threatening emergency, a student-athlete seeks treatment for an **athletic injury** and goes to a doctor or hospital without prior approval of the team physician or certified athletic trainer, the student-athlete and his or her family may be responsible for all fees incurred.*

The athletic training program will provide medical coverage, with its staff and/or students, only if the sport activity is an approved athletic department event, i.e. traditional/in-season competition or practice. Every effort will be made to provide coverage for non-traditional seasons during the academic school year. Summer workouts or non-approved, off-season athletic events will not receive coverage.

## **B. Medical Facilities**

The athletic training room is located in the NW corner of lower level of Bartles-Rode Gymnasium. It is the main source of medical care for student-athletes during their competitive season. The local hospital is Mercy Health Partners, which includes the Hackley, Mercy, and Muskegon General campuses, and should only be used when the certified athletic trainer is inaccessible. The hospital is also used for physician referral, diagnostic tests, surgeries, emergencies, etc.

## **C. In-Season Injuries/Illnesses (Including Non-Traditional Seasons)**

All injuries should be reported to the athletic training staff as they occur. The certified athletic trainer will evaluate the injury and take appropriate action in regard to treatment or referral.

Muskegon Community College provides **secondary insurance coverage** for athletic injuries resulting from accidents that occur during competition and supervised practice. *It is extremely important for student-athletes to report these injuries to the certified athletic trainer. Seeking medical treatment without prior approval from either the team physician or certified athletic trainer may result in loss of insurance benefits.* Please see section H for detailed information regarding MCC's athletic accident insurance policy.

## **D. Out-of-Season Injuries/Illnesses**

Student-athletes are not required to check with the athletic training staff prior to receiving treatment for an injury or illness, however, the athletic training room and its services are still available for use during the academic year. The certified athletic trainer and team physicians will always be available for consultation about personal problems and provide treatment and rehabilitation for injuries that occur during in-season play. During out-of season competition or practice the student-athlete is responsible for any and all costs incurred in the treatment of injuries and illnesses.

## **E. Emergency Treatment**

In the event of an emergency, or if the injury/illness appears life threatening, the student-athlete should contact EMS, or go directly to the hospital. If the athletic training room is closed and the injury needs immediate attention, please contact the certified athletic trainer. If the certified athletic trainer is unreachable, the student athlete should seek care at the nearest hospital or urgent care clinic. The certified athletic trainer should be notified of the situation as soon as is possible.

## **F. Athletic Training Room Hours**

The athletic training room is generally open between 2:00-5:00 pm during the academic school year, although these hours vary slightly depending on the sport season and practice schedules. Hours of operation are posted on the training room door.

## **G. Physical Exams and Clearance to Participate**

All students wishing to participate in intercollegiate athletics must pass a physical examination and provide all MCC Athletic Department required forms **prior** to any participation. Each student-athlete **must** have an approved physical examination with a medical history on file in the athletic training room in order to participate in an intercollegiate sport. Approval for participation is based on a thorough review of the student-athlete's health status. The final decision on physical qualification or reason for rejection is the responsibility of the team physician. Additionally, ***the medical directors / team physicians have the final authority regarding participation subsequent to an injury or illness.***

## **H. Insurance**

### **1. Coverage**

Muskegon Community College provides **secondary athletic accident coverage** for all student-athletes participating in intercollegiate athletics. An accident is defined as an unexpected, sudden, and definable event, which is the direct cause of bodily injury independent of any illness, prior injury, or congenital predisposition. Coverage is **NOT** provided for medical expenses resulting from illness, disease, or conditions unrelated to accidental bodily injury. Pre-existing conditions, out-of-season injuries, injuries that occur in-season that are not directly related to competition or supervised practice (physical education, intramural injuries, etc...) or routine medical care (eye care, dental care, illness) are **NOT covered**.

### **2. Procedures**

a. If a student-athlete is accidentally injured during competition or supervised practice and generates medical expenses associated with the accident, all claims must **first** be filed with the student's or parents' personal insurance company.

b. If a balance remains after the personal insurance company has paid its maximum, that balance can be submitted to the college's insurance company.

c. If the expense is covered, the college's insurance company will pay the balance of the eligible medical expenses up to the maximum of the policy.

d. If the primary family coverage is through an HMO or PPO the proper procedures required by the plan **MUST** be followed in order for the college's insurance to satisfactorily complete its portion of the claim. This is especially important if the plan requires pre-authorization to have the student-athlete treated out of the plan's network or service area.

### **3. Submitting Claims to Muskegon Community College**

a. To pay the balance of the bill, the student-athlete must submit the bill to the certified athletic trainer along with a copy of the EOB (explanation of benefits) from their insurance company showing that the personal insurance has already paid its maximum.

b. Please submit bills to:  
Jon P. Romkema, ATC  
Certified Athletic Trainer  
Muskegon Community College  
221 S. Quarterline Road  
Muskegon, MI 49442

Questions can be directed to the same at: (231) 777-0409.

4. Policy exclusions include, but are not limited to:

a. Treatment, services, or supplies which:

- i. Are not medically necessary
- ii. Are not prescribed by a doctor as necessary to treat an injury
- iii. Are determined to be experimental/investigative in nature
- iv. Are not specifically listed as covered charges in this policy

b. Intentionally inflicted self-injury, violating or attempting to violate any duly enacted law. Injury by acts of war, whether declared or not.

c. Injury received while traveling or flying by air, except as a fare-paying passenger on a regularly commercial airline.

d. Treatment of illness, disease or infections.

e. Treatment of Osgood-Schlatter's disease; appendicitis; osteomyelitis; pathological fractures; congenital weakness; TMJ; fainting; headaches; boils; spondylolysis; osteochondritis dissecans; infections; detached retina unless directly caused by injury; or mental or nervous disorders whether or not caused by injury.

f. Orthotics

g. Off season physical conditioning for intercollegiate sports.

h. Repetitive motion injuries, strains, hernia, tendonitis, bursitis, and heat exhaustion not related to a specific injury

i. Any penalty imposed by other valid and collectible insurance or plan for failure to follow plan procedures.