WAYNE STATE UNIVERSITY
SPORTS MEDICINE DEPARTMENT
Injury, Illness and Medical Procedures Policy

Intercollegiate Athletic Medical Eligibility

1. All physical examinations will be scheduled through the athletic training staff after preliminary academic, eligibility and insurance information has been provided to the athletic department. All student-athletes will be certified eligible for practice/competition by the compliance staff before they are provided review by the sports medicine department.

2. All incoming student-athletes are required to pass an initial medical history and physical examination. In subsequent years, returning student-athlete will complete a returning student-athlete questionnaire to be reviewed for any further evaluation prior to being medically cleared for participation.

3. Athletes have two weeks from the date of their physical exam to provide any additional information requested by the team physician. After two weeks, the athlete will become medically ineligible until the information has been provided to the training room and reviewed by the team physician.

4. All student-athletes must pass a physical exam given by the Wayne State University Team Physician or his designee before equipment will be issued and before the candidate will be permitted to practice with the team.

5. The physical exam/medical questionnaire is effective for the duration of the academic year. However, any change in a student-athletes' medical condition will required notification to the sports medicine staff.

6. The team physician may re-examine any student-athlete and change the student-athlete's status at any time should the situation warrant.

7. A complete medical history **must** be provided to the athletic trainer or team physician before the physical exam on the medical questionnaire. The following conditions must be reported:

1. *Chest pain, irregular heart beat, shortness of breath, dizziness or fainting*
2. *Cardiopulmonary problems or family history of cardiac death*
3. *Allergies, asthma, diabetes, epilepsy or congenital or chronic conditions that require ongoing treatment*
4. *Current medications*
5. *Head injuries or frequent headaches*
6. *Musculoskeletal injuries (sprain, strain, fracture, dislocation)*
7. *Injuries to the head, neck, back, upper extremity, lower extremity and internal organs*
8. *Any serious illnesses, previous surgeries or hospitalization*
9. *Unexplained weight loss or gain, abdominal pain, chronic diarrhea, wounds that do not heal, excessive urination*
10. *Loss of paired organ*
11. *Visual changes or injury to an eye*
12. *Heat related problems*
13. *Mental/ nervous disorders and/ or eating disorders*
14. *Pregnancy or missed menstrual cycles*
15. *Professional care or counseling for a substance abuse problem*

8. Candidates with special conditions may be referred to specialists for examination and recommendation. Wayne State University will not be held financially responsible for any tests (x-rays included) or referral to specialists to conclude a student-athlete's physical examination. **Any tests, referrals or subsequent costs *including medications* related to pre-existing conditions are the financial responsibility of the student-athlete and his/her family.**

9. Failure to report any special conditions including those listed above will release Wayne State University from any liability in the event of another injury caused by or related to the unreported condition.

10. Loss of one of the paired organs (e.g., kidney, eye) or any other condition that is determined by the team physician to be detrimental to the student-athlete's health and well-being may disqualify a candidate from participation in intercollegiate athletics.

Medical Treatment

1. The student-athlete must report all injuries or illnesses occurring as a result of practice or competition to an athletic trainer within **two** days from the occurrence. If the injury occurs during the weekend, the student-athlete must report the injury by 10am Monday morning. Wayne State University will not be responsible for payment of charges resulting from injuries/illnesses that are not timely reported according to the medical treatment policy.

2. The athletic trainer will screen signs and symptoms and provide care and/or refer the student-athlete to the appropriate team physician or medical facility as deemed necessary.

3. Wayne State University will not accept responsibility for any treatment/care unless the service is arranged by the Sports Medicine staff. A referral form must accompany the student-athlete to all medical appointments.

4. If a student-athlete seeks a second opinion or care from a non-authorized provider, he/she will be medically ineligible to participate until all medical records are reviewed by the Team Physician. Additionally, the university will not assume any financial responsibility for non-authorized services.

5. Only athletic-related injuries to sound, natural teeth or permanent bridges will be repaired. If an athlete is required to wear a mouth guard for sport participation and is injured while not wearing a mouth guard, all costs will be the responsibility of the student-athlete.

6. Treatment and rehabilitation will be given under the direction of the team physician and under the supervision of an athletic trainer at the Matthaei Physician education building, football stadium, or City Ice Arena athletic training rooms.

7. In case of an emergency or medical problem outside of the training room hours, contact an athletic trainer. Contacting your coach for help in reaching an athletic trainer or obtaining proper assistance may be advisable. If unable to contact the athletic trainer or head coach go to the hospital for a true emergency.

Training Room Rules

1. Training Room hours will be posted on a seasonal basis. Treatments are available to all intercollegiate student-athletes; however, temporary conditions may require in-season student-athletes to have priority.
2. Co-educational conditions exist. Everyone must be properly clothed.
3. An athletic trainer must administer all treatments. All equipment will be turned on and off by the Sports Medicine staff. NO ONE will self-administer treatment.
4. All student-athletes will be required to shower after practice, prior to receiving treatment.
5. All equipment and supplies must remain in the training room unless expressly permitted otherwise by an athletic trainer.
6. Injured student-athletes should report for morning and afternoon treatments unless class precludes such attendance.
7. Records of treatment attendance are open to all coaches for review.
8. Clothing, uniforms, equipment, bags, towels, cleated shoes, or other un-requested items are not to be brought into the training room.
9. Athletes may not eat or drink in the training room.
10. No hats or "do rags" are to be warn in the training room.
11. No cellular phone use while in the training room.
12. No tobacco products are allowed in the training room.

Practice or Game Participation

1. Decisions concerning the availability of a student-athlete for practice or game competition shall be the sole responsibility of members of the sports medicine staff.
2. For safety and health awareness, no student-athlete representing Wayne State University in intercollegiate athletics

is permitted to wear any piece of jewelry or body jewelry during practice or competition. Failure to adhere to this policy will result in suspension from participation. This policy is not an invasion of privacy or an attempt to constrain personal expression. It is based solely on the responsibility of coaches, staff and administrators to provide for the safety and well being of the student-athletes.

Procedure to Obtain Medical Information:

1. Medical records are retained by the Sports Medicine Department after completion of eligibility for seven years, then they are destroyed
2. Contact the Sports Medicine department for requests at 313-577-5833 or fax release to the Sports Medicine Department 313-577-5996
3. Note- if you had a major injury/condition or extensive testing (e.g. MRI, EKG, Bone Scan), get your records before you complete your enrollment at Wayne State University.

Athletic Department Insurance Program

1. All potential student-athletes must show proof of medical insurance. The student-athlete or their parent/guardian must fill out the insurance information form, sign and return it to the sports medicine department. No equipment will be issued to any student-athlete and they will not be allowed to participate in any practice/competition until the Insurance Information form is completed and received by the Sports Medicine Department.

2. The University's insurance program is a secondary plan that covers you only for the treatment of injuries or illnesses, occurring while a student-athlete representing the University in approved intercollegiate activity with on-site supervision by a Wayne State University coaching staff member. **Pre-existing conditions, non-athletic related injuries, and injuries or illnesses that occur during the summer are the financial responsibility of the student-athlete. All medications related to pre-existing conditions (e.g. asthma, skin conditions) or non-athletic related conditions, is the financial responsibility of the student-athlete and/or his/her parent(s)/legal guardian(s)**

3. The Department of Athletics requires that bills for treatment of injuries or illnesses, occurring while a student-athlete is representing the University in approved intercollegiate activity with on-site supervision by a Wayne State University coaching staff member, be initially submitted to all health insurance plans of the student-athlete's and/or parents or guardian. Wayne State University then will submit the balance owed on bills to our secondary insurance company. The secondary insurance policy will only apply after all other valid and collectible group medical insurance policies (such as parental insurance coverage through the parents place of employment under which the student-athlete is insured as an eligible dependent) has been resolved.

4. It is the parents' or guardians' responsibility to know what pre-approval is needed from their health insurance plan and to comply appropriately. Such information must be forwarded to the WSU Sports Medicine Department. The parent or guardian should notify the Sports Medicine Department of any change in insurance

5. The physicians and health care providers utilized by the Athletic department include a wide range of specialists designed to assist in the treatment of a range of medical conditions. The Athletic Department team physician is the "Gatekeeper" of the student-athletes health care plan. It is the department's team physician or his designee who coordinates the referral of all student athletes. The team physician must issue all referrals outside the sports medicine network for medical care. The relationship between the sports medicine department, team physician and network of physicians insures efficient communication between the physicians and the sports medicine staff and the care of the student-athlete.

6. Wayne State University will not accept responsibility for any treatment/care unless the service is arranged by the Sports Medicine staff. A referral form must accompany the student-athlete to all medical appointments.

7. Second opinions must have prior written authorization from the department's Team Physician or head athletic trainer if a student-athlete wants medical attention outside the departments network. The athletic department will not pay for the second opinion. It is the student-athlete's responsibility to obtain any documentation for services already rendered by the team physician prior to attending their appointment (e.g. x-rays, MRI, blood tests, etc.).

8. If a student-athlete seeks a care or a second opinion from a non-authorized provider, he/she will be medically ineligible to participate until all medical records are reviewed by the Team Physician. Additionally, the university will not assume any financial responsibility for non-authorized services.

9. Wayne State University will replace contact lenses lost or damaged through athletic activity if reported immediately to the athletic trainer. **SPECIAL NOTE**: It is the responsibility of the student-athlete (parent or guardian) to provide contact lens insurance. Wayne State University will pay the amount established under the insurance policy for the replacement cost of the lens.

10. Arrangements for treatments of injuries after a student-athlete's withdrawal or graduation must be made prior to his or her withdrawal or graduation.

The disposition of bills relating to athletic injuries will be handled in the following fashion:

1. Bills sent directly to the Athletics Department
a. The Head Athletic Trainer reviews the original bill for verification that treatment of the injury/illness is permitted by NCAA rules. The bill is then sent to the policyholder (parent or student).
b. The policyholder submits the bill to his/her insurance company.
c. The insurance company acts on the claim and sends the payment either to the medical facility or to the policyholder. The insurance company also sends the policyholder written notification (E.O.B – Explanation of Benefits) of the company's action on the claim.
d. The policyholder sends a copy of the insurance company's written notification (EOB) to the athletic departments head athletic trainer.
e. Once the head athletic trainer receives the EOB from the parents or guardian he/she will submit the bills along with the EOB to the University's secondary insurance company for processing of the claim. The University uses First Agency, Inc. as their secondary insurance provider. The parent or guardian may be sent a letter for verification of specific information from First Agency. Please respond to that letter as soon as possible. Failure to do so will delay processing of the bills.

2. Bills sent directly to the policyholder
a. The policyholder submits the bill to his/her insurance company.
b. The insurance company acts on the claim and sends the payment to either the medical facility/hospital or to the policyholder. The insurance company also sends to the policyholder written notification of the company's action (an E.O.B.) on the claim.
c. The policyholder sends a copy of the insurance company's written claim notification (E.O.B.) and copy of the original bill to the Athletics Department Head Trainer.
d. The Head Athletic Trainer reviews the original bill for verification that treatment of the injury/illness is permitted by NCAA rules. After verification/approval, the bills are submitted to the University's secondary insurance policy for processing.

3. Bills sent directly to the athlete who is NOT the policyholder
a. The student-athlete sends the medical bills to the policyholder.
b. The procedure outlined in section 2 should then be followed.
c. Athletes are STRONGLY encouraged to follow this procedure IMMEDIATELY upon receipt of any medical bill.

4. Bills sent by medical facility/hospital directly to insurance company
a. When written notification of the claim action (EOB) is received by the policyholder he/she should follow procedure outlined in section 2

Student-Athlete's Medical Bills Following Completion of Participation

1. Wayne State University does not provide or pay for medical treatments relating to complications that persist or arise from an injury to a student-athlete occurring while the student-athlete is representing the University that has been treated and has healed. This includes, but is not limited to, any medical problems following completion of participation attributed to prior injuries or conditions sustained while the student-athlete is representing the University.

2. Wayne State University does not provide or pay for medical treatments relating to medical problems that are attributed to general wear and tear on the student-athlete's body as a result of participation but not to any particular injury sustained while the student-athlete is representing the University. This applies, but is not limited to, medical problems persisting or arising following completion of participation.

3. In accordance with and subject to the preceding, Wayne State University's secondary insurance will provide or pay for medical treatments for an injury that requires continuing treatment for that specific injury following the completion of participation as a student-athlete at Wayne State University. This provision ceases when the injury has been deemed healed, to the extent reasonably possible, by the Head Team Physician.

4. Wayne State University's insurance will provide or pay for medical treatments for an injury sustained while the student-athlete is representing the University where that injury is healed but the student-athlete suffers complications directly following from either the injury or the treatment of it, which requires further medical treatment following completion of participation. This provision ceases when the injury has been deemed healed, to the extent reasonably possible, by the Head Team Physician.

5. Any request for payment for medical treatment must be submitted to Wayne State University Athletic Department for review prior to treatment. A review procedure will take place to determine if the request is appropriate and meets the standards set forth in this policy. A review panel will consist of the Director of Athletics, Head Team Physician, Head Athletic Trainer and the Director of Risk Management at Wayne State University. *Their decision is final and shall not be subject to further review either within the University or by any other body or tribunal.*

6. Wayne State University, as a NCAA member, is a participant in the NCAA Catastrophic Injury Insurance Program. In the event of a catastrophic injury (disability or death) sustained while the student-athlete is representing the University (including travel activities), the insurance carrier, Mutual of Omaha Insurance Company, and the NCAA will be notified via a claim notification from Wayne State University to the American Specialty Insurance Services, Inc. All obligations of this program are obligations of the insurance carrier and/or the NCAA. Wayne State University is not responsible for this treatment or care procedures.

As with the rest of this policy, Wayne State University may change it from time to time as it may determine necessary or change of circumstances.

While no athlete expects to become injured during the season, it is important to keep this outline handy if needed and that these procedures be followed promptly.

Important Telephone Numbers

Matthaei complex Athletic Training Room	313.577.5833
Sports Medicine Fax	313.577.1012
Football Training Room	313.577.4290
Paul Schmidt, Head Athletic Trainer	313.577.5833 (Office) 313.577.4290 (FB training room) 313.577.1012 (Fax) 248.302.0514 (Home/Cell)
Michael Chan, Assistant Athletic Trainer	313.577.5833 (Office) 248.459.1033 (Cell) 248.960.5159 (home)
Katie Lang, Assistant Athletic Trainer	313.577.1009 (Office) 419.345.8763 (Home)
Carleta Poydras, Assistant Athletic Trainer	313.577.1009 (Office) 248.569.1011 (Home) 313.515.9054 (Cell)
Wayne State University Public Safety Department	313.577.2222