

FAQ Insurance

Why do I have to give you insurance information?

Virginia Tech requires all student athletes to have proof of health insurance before he or she can participate in any activities?

What if I do not have insurance?

Very few students have health insurance in their name, but almost everyone has insurance coverage under their parents.

What if I am not covered by my parents insurance?

There are several options. The university offers health insurance for students at a reasonable rate. You should contact your Athletic Trainer before you purchase any health insurance to discuss further options.

I am an international student, what should I do?

The University requires you to have insurance. Travel insurance that you may purchase will only cover you for emergency hospital visits. The Athletic Department will provide you with insurance that meets the University Requirements. Contact your Athletic Trainer for details.

What if my insurance changes during the year?

You are asked to update your information each summer through our online system. If your insurance changes during the academic year, contact your Athletic Trainer or the Insurance Coordinator for Athletics.

Why do you need the date of birth and social security number of the insurance policy holder?

Most medical providers and insurance companies still use these items to identify policyholders and patients. Our insurance information is on a secure server and is treated as medical information. If you are not comfortable with releasing your entire social security number, the last four digits will be sufficient.

Why do you need a copy of my insurance card?

There is information on there that is needed by medical providers and the pharmacy that helps to process claims. This is information other than the policy number.

What happens when a student athlete is injured?

Our sports medicine team on campus includes the sports Athletic Trainer and Team Physicians these individuals are the gate keepers for every student athlete and will determine the appropriate care. There are no fees for any services provided in the Athletic Training Room.

What happens when there are services ordered outside the Athletic Training Room, like an MRI?

The Athletic Department will use your family insurance to pay for these services. The charges that remain after your insurance has paid the Athletic Department will pay. There should be no costs to the family of any student athlete injured while participating in athletic activities. This policy will follow the student athlete until the injury is resolved.

How long will the student athlete have insurance coverage for an injury?

The Athletic Department insurance will cover the costs for two (2) years from the date of injury.

The NCAA provides life long coverage for what are considered Catastrophic Injuries. There are certain qualifiers that must be met to get this coverage. The Athletic Department will monitor each injury to help achieve the best coverage possible.

What if I want to get a second opinion?

This goes back to the gatekeepers. The Sports Medicine staff is not opposed to second opinions and in most cases we agree. All second opinions must be pre approved by the Athletic Trainer and Team Physician. This for a couple of reasons: since our staff is the primary care giver we need to coordinate the care of our student athletes. Our team physicians have final say in all medical decisions for the student athletes at Virginia Tech. Secondly, we do not want you to have to pay anything out of pocket. By knowing in advance our insurance coordinator can contact the medical provider and coordinate payments.

What if I decide to go outside the Virginia Tech Sports Medicine staff without approval?

If you chose to go outside of our network without approval, Virginia Tech and its insurer will not be responsible for any payments associated with non-approved provider appointments.

What if I am injured outside of practice or a game?

If a student athlete is participating in activities that further his or her skills related to the sport, like summer league baseball games, insurance coverage is the same as a practice injury. If the sports medicine staff determines the activity is not related to the sport, there is no insurance coverage available. The best thing to do is to contact your athletic trainer and let them make the decision.

All of this insurance stuff confuses me, who can help?

The best resource for any issues related to athletic injuries is your Sport Athletic Trainer.

I need dental work, is this covered?

If the dental work is a result of an injury, we can the payment for dental work would be treated as an injury received. We can also supply you with a custom mouth guard to prevent some of these dental injuries. Please speak to your athletic trainer if you have questions.

I wear contacts, do you pay for these?

We cannot pay for the evaluation. However, if we have a current prescription we can pay for a 6 month supply of contacts or sports goggles. We however, cannot pay for glasses. Please speak with your athletic trainer for further questions.