

Lafayette Athletic Training

INJURY INFORMATION

If at any time your child is injured, please inform the coaches and the athletic trainer so they can receive proper care and treatment. Failure to do so may prolong treatment of the injury, which lengthens the time of not participating.

When you go to the doctor, the doctor is to give you a diagnosis that states the nature of the injury, in writing, that may include a treatment plan and whether you are able to participate. If your child sees a doctor, **A DOCTOR'S NOTE IS NEEDED TO ALLOW THE ATHLETE TO RETURN TO PARTICIPATION.**

If your child becomes injured and is unable to participate in practice or games, they are still expected to attend to practices and games to receive treatment and rehabilitation unless other arrangements have been made. If your child is sick, please contact the coaches or myself to let us know.

SCHOOL INSURANCE PROCEDURES

Injuries will happen in athletics and some will require a physician's attention. The Fayette County Public Schools has always provided additional (secondary) insurance for the athletes. To alleviate any problems due to insurance coverage and policy, please **carefully** read the following information.

The secondary insurance coverage provided is K&K Insurance. The insurance you personally have on your son/daughter is the primary insurance and will be billed first. Because of this, you must take your son/daughter to be treated at a medical facility that will accept your insurance. If your son/daughter is seen where your insurance is not accepted, you will be responsible for the charges billed. The school and athletic trainer will not be responsible. The athletic trainer may suggest a facility to go to, but you will be responsible for finding out if your insurance is accepted.

If you have a remaining balance after you have filed with your primary insurance carrier, you will then file with the school insurance. They will need an explanation of the benefits (EOB) from your primary insurance carrier and the remaining balance. The injury **must be seen within 60 days** of the accident or the school insurance will not pay. You are responsible for getting the school insurance form filled out by your child's coach or myself. You can get a form from me in the training room. There are limits to this coverage, you may still have an out of pocket expense after using your insurance and the school insurance.

If your son/daughter has no primary insurance or is on public or military aid, the school insurance will pay up to a maximum of \$25,000 of reasonable and customary charges.

If you have any questions regarding this or any other issue, please do not hesitate to contact me. This is a very simple process when all involved work together and communicate.

FAILURE NOT TO FOLLOW THESE STEPS WILL RESULT IN YOU BEING RESPONSIBLE FOR ALL MEDICAL EXPENSES.