

Student Athletic Injury Responsibility.

Valparaiso University covers you with injury insurance so you are not left with a bill AFTER your personal/private insurance has processed. As a patient, with any provider, there still are things that are your responsibility to take care of.

If your athletic trainer has told you that you need to see an outside provider for your injury they will provide you with a copy of Valparaiso University's athletic insurance card. This insurance is a secondary insurance and you must give it to any doctor you see telling them to bill it after they bill your personal/private health insurance.

Below are some common things that may happen after you see a doctor. Most offices send their billing outside and information can get lost in the process. Please read the scenarios as you are responsible for some things in order for all of your bills to be paid in full. Following these steps will assure a quicker resolution to your medical bills.

- If you receive a bill from a doctor you saw, due to your athletic injury, please open and read the bill. If the doctor's office is asking for additional information from you, please send that directly to them or call them if you have a question.
- If you get a bill and see that your personal insurance has not made any payments it is up to you, or your parent who carries the insurance, to contact the doctor's office. You need to make sure that they have all of the correct information in order to bill your private health insurance.
- If you get a bill and it has a balance due AFTER your private insurance has paid, you need to contact the billing office to make sure that they have your secondary insurance on file (VU Athletic Insurance). A copy of that insurance card was provided to you.
- If you receive a bill and all of the above has been completed please email a copy of that bill to the Insurance Coordinator. At this point Valparaiso University will be responsible to get these bills paid for you.
- Keep copies of the statements you get from Valparaiso University's insurance company for your records.

If you have any other questions about billing you can contact the Insurance Coordinator to help you through the process.

Amanda Bafia, Insurance Coordinator

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