



## **NCAA POST-ELIGIBILITY INSURANCE INFORMATION** **FOR ATHLETICS DEPARTMENTS**

The NCAA sponsors a post-eligibility insurance program that begins Aug. 1, 2024, to support student-athletes beyond their playing days. **For up to two years after student-athletes separate from school** or voluntarily withdraw\* from athletics, the program covers excess accident **medical expenses for athletically related injuries** sustained during participation in an NCAA qualifying intercollegiate sport. The program provides excess insurance coverage for properly **documented covered injuries that occur on or after Aug. 1, 2024**. The program is available to all student-athletes at all institutions in all divisions.

The coverage provides benefits in excess of any other valid and collectible insurance. The policy has a \$90,000 excess limit per injury, with no deductible. Of the \$90,000 available, up to \$25,000 is available for mental health services related to an eligible, documented athletic injury.

No action by a student-athlete is needed to enroll in the program. Provided all coverage criteria are met within the benefit period, the policy is triggered when a student-athlete's primary insurance coverage is exhausted or when primary insurance will not cover accident medical expenses covered under the post-eligibility program, subject to terms and conditions of the policy.

For Division I members and Division II or Division III members that sponsor a Division I sport: This does not replace the holistic model requirement for member institutions to provide medical care to student-athletes and reimburse out-of-pocket expenses related to athletic injuries for two years after separation from school. Institutions have no obligation to purchase additional insurance to cover the two-year period.

To learn more about the NCAA's Post-Eligibility Insurance program, please visit [www.ncaa.org/sports/2023/8/17/ncaa-post-eligibility-insurance-program.aspx](http://www.ncaa.org/sports/2023/8/17/ncaa-post-eligibility-insurance-program.aspx).

### **What are my institution's responsibilities?**

- **Document all athletic injuries.** Injury documentation is required for a post-eligibility insurance claim.
- Review your state laws and refer to best practices for medical documentation from recognized athletic training organizations.
- Assess your current injury tracking processes to ensure injuries are being documented consistently and in a timely manner.
- Remember that mental health services which are related to a documented intercollegiate athletic injury may be eligible for coverage and therefore need to be documented internally as such.
- Be aware of the insurance available to student-athletes, including but not limited to:
  - Their personal health insurance, through a parent, guardian, employer, insurance marketplace, or health care sharing ministry arrangement.

- Basic Accident Injury Insurance, if available through your institution.
  - [NCAA Post-Eligibility Insurance](#).
  - [NCAA Catastrophic Injury Insurance](#).
- Ensure that athletic injury records are retained for the duration of the 104-week benefit period plus an additional year. This is to ensure that athletic injury records remain on file in case a claim is submitted after conclusion of the benefit period for service previously provided during the benefit period. The benefit period begins the earlier of the date the student-athlete is no longer enrolled in school or elects to voluntarily withdraw (or in the case of a student-athlete injured as a graduate student, exhausts athletics eligibility). It is possible that a student may transfer from the initial member institution but may still be continuously enrolled for a number of years before their benefit period begins.
  - Collaborate with former student-athletes to file their post-eligibility insurance claim by completing the sections assigned to the authorized representative of the member institution.
  - Review your institution's voluntary withdrawal form, if applicable. The benefit period begins at the time a student-athlete is no longer enrolled in school or submits a voluntary withdrawal form to formally withdraw from intercollegiate athletics with no intention of resuming participation in intercollegiate athletics at any institution.
  - Review exit interview processes so exiting student-athletes receive information about post-eligibility insurance.
  - Encourage post-eligibility insurance education with student-athletes and staff.

#### **What is my institution's role in the event of a claim?**

- A claim can be initiated by the member institution or the student-athlete, but the claims process requires input from both the student-athlete and an authorized institution representative. Learn more or begin the claim process at [www.posteligibilityinsurance.com](http://www.posteligibilityinsurance.com).
- Designate an authorized representative to complete the member-institution section of the incident report form. This should be a current employee who has access to athletic injury records and can acknowledge via signature the following items:
  - Date and description of injury,
  - Date of initial report and description of initial treatment of injury,
  - Student-athlete name and sport,
  - Whether the injury occurred during competition, practice, conditioning, etc.,
  - Confirmation that the claim is on file with the member institution via the member institution's injury documentation protocols,
  - Confirmation of the student-athlete's last date of enrollment at the member institution,
  - Applicable institutional basic accident insurance policy or self-insurance policy information, if any.

\*For the purposes of this policy, "voluntarily withdraw" means submission of a formal voluntary withdrawal form from the student-athlete with no intent to transfer to and resume intercollegiate sport/activities at another school.

*This is a general summary of the NCAA Post-Eligibility Insurance Program. The policy contains all the provisions, exclusions, and qualifications of the insurance benefits. If any discrepancy exists between this summary and the policy, the policy will govern and control the payment of benefits.*