



Howard College Sports Medicine Insurance Requirements

ALL student-athletes must show proof of primary insurance as per HC policy

Those students without primary medical insurance are **required** to obtain a current and active primary medical insurance policy. HC Sports Medicine offers an inexpensive primary accident policy for those without primary insurance. **These are at the expense of the student-athlete and will be charged to their HC Account. Please contact HC Sports Medicine with questions about obtaining a temporary policy.**

A second, more feasible option is for parents/family members to add the student-athlete as a dependent on their current policy.

Available Domestic Student policies

- [Allied National Short-term Medical Plan](#)
- [E.J. Smith Affordable Health Solutions designed for students](#)
- [Affordable Care Act-](#)

Available International Student Athletes policy

- [PGH Global/United Healthcare International Student Insurance Plan](#)

PPO's, HMO's, and Out-of-State Policies

PPO insurance plans typically provide faster authorizations for needed referral and imaging studies.

Out-of-state insurance plans i.e. (Medicaid, Kaiser, etc.) will often not negotiate with local providers and may require student-athletes to return home for any surgery or follow-up care. **HC Sports Medicine seeks to minimize those situations which cause the above delays; therefore, we may not accept your out of state policy.**

Many HMO's or 'Health Select' plans will require referrals, which may cause a delay in care. **To minimize these delays please change your student-athletes PCP to a physician in Big Spring.**

International Students

All International students will be automatically enrolled in the Howard college sponsored student health insurance plan; the cost of the insurance plan will be reflected on the student's account. For questions regarding the insurance policy, please contact the Registrar at 432-264-5608 or email at

Trichardson@howardcollege.edu

Please contact HC Sports medicine at 432-264-5048 with any questions.