Student Health & Wellness Office
Phone (530) 242-7580 / Fax (530) 225-4968

Student Incident Reporting and Student Accident Insurance Claim Process

Background information:

- The activity of student / athletic incident reporting and insurance claim management is a function within the Student Health & Wellness office, which reports to the VP of Administrative Services.
- The incident report is necessary to initiate and substantiate an insurance claim should medical care be necessary.
- All student / athlete accidents must be documented in an incident report initiated by the supervising district employee, coach, or athletic trainer. The Student Health & Wellness Office needs and appreciates the cooperation of all divisions, programs, and district employees to help this process run smoothly.

Definitions:

Incident report – Documentation completed by supervising district employee for all student accidents and / or emergency illnesses.

Student injury applies to injuries sustained in any instructional program, including fire technology, health occupations skills-lab activities (not clinical), PE classes not considered athletic practice or competition, and other vocational program labs.

Athletic injury applies to in-season athletic competition and practice.

Workman’s Comp Claims – (managed by HR) applies to injuries sustained in health occupations clinical sites, animal science clinical sites, and student workers.

Accident Insurance claim – Additional paperwork completed by the Student Health & Wellness office staff when there is need for medical care for accidental injury.

How everyone can help with Incident Reports…please remember:

- It is the responsibility of supervising district employee to complete an Incident Report Form when a student is injured, or has an emergency illness, while attending regularly scheduled classes. (Athletic trainer completes for competition / practice injuries, but not for PE classes).

- Please note this change from past process: The Student Health & Wellness Office is no longer able to send a reminder email to the district employee requesting they complete a Student Incident Report. Sending the student to the Student Health & Wellness Office for first aid, etc. will no longer generate a reminder email.
• We all feel badly when there is an accident, but it is inaccurate to tell the student / athlete “The college will take care of your medical bill”, or “Send the bill to the college”, etc. Student / athletic accident insurance is an “excess” policy, is secondary if the student has a primary insurance, and applicable only when certain criteria are met. If medical care is necessary, the student / athlete must give the medical provider their personal information / primary insurance information for billing.

• The Incident Report Form is the college’s internal document – to be completed by the supervising district employee (not the student) then submitted by fax, email or interoffice mail to the Student Health & Wellness Office. Incident report forms are available on the Health & Wellness Office webpage “Student Incident / Accident form…”

• The Incident Report is a positive thing to do which assists the student with access to an insurance claim if indicated.

• Incident reports should be completed and submitted to the Student Health & Wellness Office within 72 hours of the injury.
  1. The Incident Report Form documents the incident, and memory of an incident is more accurate closer to the time of the incident.
  2. Be sure students are:
     A) Registered in your class / athletics; and
     B) Supervised, especially when engaged in lab activities, doing make-up work in shop, etc. Students must not be allowed access to equipment without faculty supervision.

• Preventing injuries is #1 – think like a risk manager
  1.) Consider the activities, if any, planned for your classroom. Is physical activity an expected part of the learning experience? If not, what are the student’s options if they cannot safely engage in a physical activity?
  2.) Survey your environment, report problems / isolate potentially unsafe materials / furniture.

Extended Ed sites – please fax or email completed Incident Report directly to the Student Health & Wellness Office at (530) 225-4968.

Questions? Please contact the Student Health & Wellness Office at: studenthealth@shastacollege.edu