

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 required by the insurance carrier to initiate and substantiate a claim, if applicable, should medical care be necessary.
- All student / athlete accidents must be documented in an incident report initiated and completed by the supervising district employee, coach, or athletic trainer. The Student Health & Wellness Office appreciates the cooperation of all divisions, programs, and district employees to help this process run smoothly for the injured student / athlete.

How everyone can help with Incident Reports...please remember:

- 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 first give the medical provider their primary insurance information / personal information for billing. Then, if a claim is applicable and filed, bills can be sent to the carrier for payment consideration.
- 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 intercollegiate injuries, but not for PE classes*). The Incident Report is a *positive* thing to do which assists the student with access to an insurance claim if indicated.
- 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...”*
- Incident reports must be completed and submitted to the Student Health & Wellness Office within 72 hours of the injury. The Student Health Office will then contact the student regarding insurance claim filing options, if applicable.
 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

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