

Athletic Health Insurance Survey

	Does your institution cover the expenses for athlete insurance or does the student athlete pay for his/her insurance?	Does your institution charge an athlete fee (similar to a student fee) to cover health insurance?	Which company does your institution use for health insurance?
Black Hawk College	Primary insurance is the student-athlete, then if there are additional funds needed to pay the expense, then the college turns in what is leftover to their insurance.	No	Cleaveland Insurance is used to cover student-athletes
Carl Sandburg College	Sandburg has First Agency coverage. This coverage is applicable after the primary insurance covers. We currently do not require student athletes to have primary insurance. It would not surprise me to see us look at that requirement in the near future.	No	1 st Agency
College of Dupage	Our institution has always had a secondary policy for our athletes. The premium for this insurance is paid by the institution. If an athlete does not have primary insurance, our policy would become the primary. We are debating whether we should require our athletes have primary coverage in order to compete for our institution. We are exploring	No we do not have an athletic fee.	We are part of an insurance consortium that uses First Agency for our athletic insurance.

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	low cost policies that we would direct our athletes to if they do not have primary insurance. In some of our sports (football for example), up to 40% of the athletes do not have primary coverage.		
College of Lake County	Student athletes are asked to provide their own insurance. We are secondary when the student has insurance. In the cases where they do not have insurance we cover the cost.	No	Preferred Care
Elgin Community College	No – Student Health Insurance is optional and available	No	First Agency
Harper College	The institution provides secondary coverage but becomes the primary when the student does not have coverage. Students are encouraged to purchase their own insurance. Health Services provides some options for purchasing limited coverage.	No	First Agency
Heartland College	The college covers the cost of secondary coverage. In some instances this insurance may become primary.	No	First Agency
IVCC	We currently do—starting Fall 2013, all athletes will be required to carry primary	No	All students will be on their own for selecting their insurance. We do not want to endorse any vendor. The college itself has Bob McCloskey for our insurance.

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	insurance and ours will be secondary		
John Wood Community College	We provide an accident insurance policy for all student-athletes covering them in training, practices, travel and games. This policy does not cover any other accidents or illnesses.	We assess an athletic fee to each student-athlete making a team roster after Pell distribution date. The fee was \$50 four years ago and is \$125 this year.	We purchase this insurance through First Agency in a consortium with 10 other colleges.
Joliet Junior College	The student-athlete must have their own insurance and is responsible for the first \$10,000 of each injury. State Aid and Government Aid is not an acceptable form of insurance.	No	Allied National
Kankakee CC	We don't require it. We carry insurance for athletes who are injured while competing. It does not cover them for any other health related issue.	No	
Kaskaskia College	We have secondary insurance and we require all students to have some kind of primary insurance.	No.	First Agency.
Kishwaukee College	We are currently using this as the primary if student don't have a primary once they arrive or can't obtain a primary carrier.	No	First Agency

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	We will be changing this process for the upcoming year as our rates are too high for having six sports.		
Lake Land College	We require all student athletes to show proof of health insurance. They pay the cost themselves. If they do not already have coverage, they can purchase a plan of their choosing.	No	We make information available to them on our website about the American College Student Association health insurance available through United Healthcare Insurance Company (http://www.acsa.com). Our student athletes who are international students generally purchase international health insurance. We changed to a new company this year: Student Secure through HCC Medical Insurance Services (http://www.internationalstudentinsurance.com/student-health-insurance).
Lewis & Clark CC	Primary insurance is provided by the student-athlete, and secondary insurance pays any costs that are not covered by the student's policy.	No	QBE (Queensland, Bankers, and Equitable Life)
Lincoln Land Community College	We require all student athletes to carry a primary insurance policy at their own cost. We provide a supplemental secondary policy that fills gaps of the primary policy (eg – deductible) and provides coverage if we are deemed negligent.	No	Our supplemental insurance is provided through First Agency.
McHenry County CC	McHenry County provides secondary injury insurance coverage for injuries occurring as a direct result of MCC athletics participation. It is	No	First Agency

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	applicable after the students primary insurance coverage. We currently do not require student athletes to have primary insurance. This is not a health insurance plan		
Moraine Valley Community College	The institution covers the athlete insurance	No	First Agency through Gallagher
Oakton Community College	We don't require it. We carry insurance for athletes who are injured while competing. It does not cover them for any other health related issue.	No	First Agency
Parkland CC	Parkland College Athletic Department does not require athletes carry individual insurance although about 90-95% do. We provide an accident insurance policy for all student-athletes covering them in training, practices, travel and games. This policy does not cover any other accidents or illnesses.	No	1 st Agency
Prairie State College	The student athletes do not pay for insurance. In case of an injury, the student athletes' personal insurance is the first form of payment, and the	No. The Athletic Director's budget pays for insurance.	First Agency

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	school's insurance is secondary (it generally occurs what the students' insurance doesn't). If the student does not have insurance, we use the school's insurance to cover the expense. Student athletes without their own insurance do not pay us to get covered under our plan.		
Rend Lake College	We do not require insurance but we are looking into it.	No	
Rock Valley College	RVC covers athletic insurance costs.	No. But we've had some initial discussions.	First Agency
Sauk Valley CC	Currently, SVCC does cover student's insurance as primary. This is going to end as of this coming fiscal year (FY 2014). Students must carry primary insurance or they will not be allowed to play. This will also include any international students.	We do not currently charge students any athletic fee but we are looking into charging them a fee to help offset some cost. One cost we are trying to offset is the cost of having a trainer at the games.	We are self-insured so we do not use a health insurance company.
Southeastern Illinois College	We provide a supplemental secondary policy that fills gaps of the primary policy (eg – deductible) and provides coverage if we are deemed negligent.	No- Charges to student	First Agency
South Suburban College	The student athletes do not pay for athletic insurance. If the student has personal insurance it is the first form of payment and the College's insurance is	No	First Agency

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	secondary plan for payment. If the athlete does not have insurance the College's athletic insurance plan covers the total expense.		
Southwestern Illinois CC	SWIC provides secondary coverage through First Agency that becomes primary when an athlete does not have other coverage. There is no fee charged to the athletes.	No	First Agency
Triton College	Most of our student athletes are covered under a parent's family plan. However, not all have health insurance and we have not required our student athletes to have their own insurance. But it is highly suggested and we tell them that it is available from our health services department.	No	First Agency, Inc. from Kalamazoo, MI
Waubonsee Community College	We carry insurance for athletes who might get injured during games, practice, etc. We get it through ICCRMC.	No	First Agency