

## School Insurance Information

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Many parents know that school insurance is available to their student athlete, but some decline coverage simply because they are not aware of the benefits nor do they understand how to file a claim. Our school insurance provider has changed for 2019-2020, and the new policies are more inclusive than ever before.

There are two types of health insurance policies available for your student athlete.

1. The **secondary athletics accident policy** is the one many of you are aware of, as you must accept or decline each year when you complete Rank1 online paperwork. If you choose to accept this policy, it will serve as a “secondary” policy in the event of an injury during an SBISD athletic practice or event. This means that the doctor’s office will bill your private health insurance first, then any remaining balance will be billed to your secondary school policy. Any balance remaining is the parent’s responsibility. *It is important to note that patients are subject to all of the terms of their private insurance policy before the secondary policy is applied, including deductibles and copays.* If you have accepted the secondary athletics policy in Rank1 and you would like to file a claim, you may request a claim form from the SHS athletic trainers via email:

Melisa Quigley or Marianne Landon

If you had previously declined the secondary policy on rank1 but would like to opt in, you may go to the following website and complete the “Consent to Treat and Insurance” online form. Please make checks payable to SBISD and give to your child’s coach. You can find the form here: [Rank One Sport](#)

2. HSR, our school insurance provider, also provides **voluntary accident insurance**. This health insurance is *purchased directly from HSR* and serves as a primary policy. Annual rates vary from \$55-\$500, and some policies offer coverage that are 24/7, meaning your child does not have to be injured during athletics to be eligible for benefits. *These policies do not have a deductible*, so they are a great low cost option for families with government insurance, no insurance, or private policies with a high deductible. Need more information? Go to [www.k12StudentInsurance.com](http://www.k12StudentInsurance.com)