



Parents/Guardians of All Incoming Athletes,

We at Northwest College Athletics would like to welcome you and your son/daughter to Powell, WY. As you prepare your son/daughter for their next academic and athletic endeavors, you need to attend to a few matters to improve the transition and the quality of care we can provide while participating in athletics.

As a student-athlete at Northwest College, it is recommended you maintain an active personal health insurance policy that covers athletic injuries. We will request to have a copy of the card (front/back) on file with our Athletic Trainer. Having a personal medical insurance policy can greatly decrease your financial strain, in the event your son/daughter suffers an injury that requires care in the emergency room or surgery.

Northwest College carries an “Accident Only” secondary health insurance policy for student-athletes. This policy has no deductible and a \$20,000 maximum limit. This cost is included in the student’s tuition and fees. This policy is not meant to cover the entire costs of an athletic injury, nor is it guaranteed coverage.

***Example:** A student-athlete with a \$500 deductible and 80/20 co-insurance plan incurs an injury that totals \$10,000 dollars in medical bills. The patient will be responsible for the \$500 deductible, leaving \$9,500 in bills eligible for co-insurance. Of this \$9,500, insurance will pay \$7,600 or 80% of that amount. The patient will be responsible for \$1,900 or the remaining 20% of the amount. This is a significant difference from being responsible for an entire \$10,000 bill. Take note, surgeries can cost \$15,000 – \$30,000 or more.*

Second, for those who have a personal insurance policy. If your son/daughter is coming from out of state, it is recommended that you contact your personal insurance and ask for extended coverage for your college-bound dependent. Depending on your personal policy, you may have additional fees or may have to arrange a primary care physician locally.

Third, if you do not have a personal insurance policy and are interested in purchasing a policy, you can contact the following sites for quotes and options; the list includes, but is not limited to just these groups. **Be sure the policy will cover intercollegiate athletic injury.**

Affordable Healthcare Wyoming
www.affordablehealthcare123.com/WY

eHealth
www.ehealthinsurance.com
844-229-4337

Med Health Insurance
www.medhealthinsurance.com
844-311-7187

If you have questions, please feel free to contact your coach for more information.

Northwest College Athletics Staff